JOHN BULL

Vol. I. No. 28 | SATURDAY, DEC. 15th, 1906. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

The World, The Flesh, and The Devil.

John Bull's Biscuits.

The Servian Government and "John Bull."

The Salvation Army.

John Bull in the City.

John Bull in the Courts.

Among the Books. By Frank Harris.

Hugh Watt on His Release.

John Bull's Womenfolk.

John Bull's Post-cards.

The Cartoon.

The City of the Devil.

The Grumbler on Charity, Wealth and Other Things.

Bull's Eyes.

Letter Bag. Racing Notes, Etc.

John Burns to Read It. Harry Marks it.
Balfour Would Like It in Bed with Him.
Winston Churchill intends to Try it in his Bath.
Lever May Sell It to the Public for Soap.

ONE TANNER. 1907.

JOHN BULL'S HARDY ANNUAL.

Unedited by that Awful Reprobate, JIMMY CROW, Esq.

PRICE ONE TANNER.
WORTH A BOB.
A QUID PRO QUO.
CROWNED HEADS
AWAIT IT.
WISE HEADS YEARN
FOR IT.

WITTY CUR'S ALMANAC

FOR 1907. or Any other Year.

ONE TANNER ONLY. BUT A MILLION WILL BUY IT.

WITTY CUR'S ALMANAC

YOU CANNOT LIVE WITHOUT IT.
YOU WILL DIE O' LAFFING IF YOU GET IT.

INGREDIENTS.

LETTUCE'S DIARY. THE TABLE OF PRECEDENCY. PROFESSIONAL FLEAS. WAITS AND MEASURES. BALLOONACY. CURIOSITIES LATELY ADDED TO COLLECTIONS. POSSIBLE AND IMPOSSIBLE MINISTRIES. THE NEXT HOUSE OF LORDS. POSTAL GUYED. THE BOYHOOD SUFFRAGE LEAGUE. MUNICIPAL ESTIMATES. UNSEASONABLE FISH. THE ARITHMETIC REFORM LEAGUE. THE LIGHT-WEIGHT CHAMPION. THE CAULIFLOWER LEAGUE, AND OTHER UNMITIGATED FOOLERY.

1907— **WITTY CUR'S ALMANAC** —1907

IT TOUCHES THE SPOT.
IT TICKLES THE FANCY.
IT TAKES THE BISCUIT.
IT BEWILDERS THE BRAIN.
IT STAGGERS THE INTELLECT.

You May Do Without Encyclopædias, Atlases, Popular Educators, And Other Stupendous Treatises, Plain Or Coloured, But You Cannot Do Without This Monumental Work Of Genius. It Has Taken Hours To Produce It. If All The Letters In It Were Multiplied By Forty Millions And Divided By Two, They Would Extend All The Way Down The Street And Turn Round The Corner. It Has Taken Thousands Of Skilled Workmen To Produce The Paper Alone, Reckoning From The Time It Was Old Rags And Timber. The Man Or Woman Who Does Not Read This Work, Therefore Cannot Expect To Enjoy His Breakfast, Will Have No Appetite For Lunch, And Will Quarrel With His Dinner. In Fine And In Short, "WITTY CUR'S ALMANAC" Is The Realised Learning Of The Ages, The Visible Monument Of An Eternal Glory.

OUT IN THE SWEET BY-AND-BY. ORDER EARLY, SIT TIGHT, HOPE STEADFASTLY. GET YOUR SIXPENCE READY, AND YOU MAY RECEIVE ONE OF THE LAST COPIES OF THE ONE MILLIONTH EDITION BEFORE THE PLATES ARE DESTROYED.

DINNA FORGET the Name They Ca' It. DINNA FORGET, It's Twelve Bawbees.

WITTY CUR'S ALMANAC.

OUT SOON, ORDER NOW. READY EARLY IN DECEMBER.

"JOHN BULL" OFFICES, 136, FLEET STREET, LONDON, E.C.

JOHN BULL.

Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.

No. 28. Saturday, December 15th, 1906. One Penny.

NOTICES, &c.

The Publishing Office of JOHN BULL *is at* 186, *Fleet Street, E.C., where all trade inquiries should be sent.*

The Editorial Offices are at 56a, *Pall Mall, S.W.*

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed is editorial.*

TO ADVERTISERS

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher JOHN BULL, 186, *Fleet Street, London, E.C.*

THEATRES, ENTERTAINMENTS, ETC.

LONDON HIPPODROME
TWICE DAILY,
at 2 and 8 p.m.
AN ENTERTAINMENT OF UNEXAMPLED BRILLIANCE.

DALY'S THEATRE.—Produced by Mr. GEORGE EDWARDES, EVERY EVENING at 8.15, MATINEE EVERY SATURDAY at 2.30, the new Comedy Opera in English, entitled
"THE MERVEILLEUSES."
Box-office 10 to 10. Telephone 3905 Gerrard.

ALHAMBRA. — "L'AMOUR." GRAND BALLET.—
SIGN MARIA BORDIN, Premiere Danseuse.
AGNES AND JULIUS ZANCIG, THOUGHT READERS.
URBANORA Up-to-date Pictures, etc.
Doors 7.45. Manager, George Scott.

The place for a QUIET LUNCH, a COMFORTABLE DINNER, and a COSY SUPPER.

THE WEST END HOTEL,
Arundell Street, Coventry Street,
PICCADILLY CIRCUS, W.

In close proximity to all the leading places of Entertainment.
EXCELLENT CATERING AT STRICTLY MODERATE TARIFF;
TABLE D'HOTE or A LA CARTE.

The Choicest Wines and Liqueurs and Finest Brands of Cigars a Specialite.

Telephone: 8212 Central. Proprietor. E. PORTA.

DETECTIVE WORK.
Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED,
Troubled, or in Difficulties.
WM. PIERREPONT, 27, Chancery Lane, W.C.
T.A.: "Bullseye, London." T.N.: 10,972 Central.
REFERENCES TO LEADING LONDON SOLICITORS

WHY PAY RENT?
The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director

THE WORLD, THE FLESH, AND THE DEVIL

[*The Editor discourses upon passing events and topics of the day.*]

Apropos Mr. Chamberlain's lamentable illness, we now find his secretary writing that the right hon. gentleman "maintains steady and consistent improvement." This we are glad to hear. He also adds that Mr. Chamberlain's "eyes are so much better that he is permitted to read." Then, after all, it *is* true that the right hon. gentleman's eyesight has been in such a bad condition that he has not been permitted to read? Then why has his family allowed statements to go out that there was "no truth" in our description of his condition? To allay the natural anxiety, we again suggest the regular publication of a medical bulletin.

In the meantime, we continue to receive numerous confirmations of our statement—to every word of which we adhere. Amongst them is one from a reader who says he showed our article to "Miss Chamberlain, an aunt of the right hon. gentleman," and this lady, whilst expressing surprise at the serious character of our report, then remembered that for some time past the letters she had received from Highbury had not, as heretofore, been in Mr. Chamberlain's own handwriting. Whilst the family is considering our invitation to publish the doctors' certificate, we should be interested to know of any case in which a letter in the handwriting of Mr. Chamberlain—or even one bearing his personal signature—has been seen during the past three months. How delighted we should be to receive an autograph contradiction of our statements!

And since other contradictions have been given to our announcement, we may observe that we have in our possession, and had at the time our article was written, the fullest possible confirmation of our statements from one of Mr. Chamberlain's oldest friends. We have not spoken lightly in this matter. Of course, it may be—and we sincerely hope it will be—that the right honourable gentleman will ultimately recover and return to political life; but the chances are enormously against it. In the meantime, we note that there has been no official denial of our specific statement as to the real nature of the illness.

By the time these lines are read, the House of Commons will be in the throes of another "Education" debate. In other words, the great theological fight between chapel and church will be raging once more—to end in a draw, with the great problem of elementary education left just where it was before. In the meantime, in the absence of five hundred members, we have been passing a clumsy, slip-shod Provision of Meals Bill. During its discussion, the benches were deserted. You see, it was only the youngsters' stomachs we were concerned with.

A good idea of the complete subjugation of the Government to the "Nonconformist conscience" may be gathered from the fact that the Criminal Appeal Bill—constituting a Court of Appeal in criminal cases—is

to be thrown over in favour of the Street Betting Bill! As we ventured to suggest to the Prime Minister, it would surely be better to push forward a measure for keeping innocent persons out of prison rather than one for putting them in. Betting is a stupid habit, and, like drink, or religious fanaticism, when carried to excess, is the cause of much evil. And the street bookmaker is a nuisance—like the street preacher. But to pretend you are eradicating the evil by driving it indoors—into the factories, and workshops, and offices—is on a par with the deluded idea that you make people sober by closing the public-house. Better a hundred tipsy men in the "pub" than fifty in the home! Then the Bill gives a policeman power to arrest, without warrant, any person he suspects of being engaged in a betting *or wagering* transaction. A pretty state of things. And if certain amendments are accepted, a post office will be authorised to refuse any telegram which it suspects relates to betting! And this is the measure which a democratic Government considers of more importance than one for establishing a Court of Criminal appeal! And for another year an innocent man, wrongly convicted, must go to gaol, without redress, whilst a civil action for a paltry debt may be taken to the House of Lords, thus being revewied by, altogether, seven of His Majesty's judges. Were not we justified in our question to the Premier?

Speaking of this matter, we are reminded that Mr. Hugh Watt is at length released. Who can doubt that, had there been a Court of Criminal Appeal, the monstrous sentence passed upon this gentleman by a narrow-minded, "goody-goody" judge, on the evidence of admitted rogues and scoundrels, would have been set aside? How many innocent men are in prison to-day? The prominent part we have taken in this Watt case has brought us such a heap of evidence of similar miscarriages of justice that our heart sickened at the Prime Minister's announcement. Let it be remembered that this Appeal Bill has already passed the Lords. A few hours could have made it law, and yet the Government gave a whole evening to the subject of a change in the seating arrangements of the House! We really cannot stand this sort of thing much longer.

By the way, when will the professional draughtsmen learn the use of simple language in the preparation of Acts of Parliament? Here is a phrase from the Provision of Meals Bill:—"Except where the authority is satisfied that such person is unable by reason of any circumstances other than his own default to make such payment." Well may Lord Crewe have given his fellow peers the headache by asking them what was meant by that clause in the Education Act of 1902 which says that "a local authority shall be given in relief of rates three-halfpence in every twopence by which the produce of a penny rate falls below ten shillings per child in average attendance." This would make a very good game for Christmas parties.

A correspondent sends us a cutting from the *Middlesex Chronicle*. It consists of a letter written by a Mr. Arthur H. Carter, of "'Amberley,' St. Stephen's Road," and is about as perfect a specimen of prurient-minded fanaticism as we have struck for a long time past. It appears that certain wicked and depraved people in the Hounslow district have been getting up some "tableaux vivants" in aid of the local hospital. The wicked and depraved people in question were none other than the Congregational Sunday-school! Mr. Arthur H. Carter, of "Amberley," says that he and others must stand aloof from helping the hospital "while it is so largely maintained on these theatrical lines." That is pretty good in the way of cant, isn't it? But listen to what follows:—"No more lamentable sentence *was ever penned* by a journalistic writer than those words in your last issue regarding these 'tableaux vivants.'" Prepare, dear reader, for a shock. You are able, doubtless, to recall many lamentable sentences which have been penned by journalists in your time—but here comes the worst of all. Get ready for it! Hold your breath—steady! Here it is:—"Particularly effective was a dance performed by eight little girls, which roused the audience to a high pitch of enthusiasm." Now you have it. We feared that our printers might not have passed it. But there it is. And here is Mr. Alfred H. Carter's comment on it:—"If ever there was a subtle device of Satan to lead souls astray, surely we see it here." What is to be said of such a man as this? "Man," did we say? We wouldn't trust him in a monkey-house.

And here, from a totally different quarter, comes an interesting bit of humbug and silly intolerance. The culprit, this time, is Mr. Carnegie, of whose much-vaunted and rather brainless benefactions the world is growing tired, and who, by the way, recently explained his own success in business by placing Honesty first, Industry second—and "Push" last. He has just presented a lake to the University of Princeton (N.J.), "to encourage rowing and discourage football." He has never seen a game of football in his life, he says, but he has "glanced at pictures of such games, and to him the spectacle of young men rolling over one another in the dirt is not"—what do you think?—not "gentlemanly." We are not surprised to read that these remarks "were received with murmurs of dissent from the undergraduates who thronged the gallery." Has Mr. Carnegie ever been up the river on a Sunday or a Bank Holiday? "Not gentlemanly"! Oh, these Hoggenheimers!

A touching story of faith in woman's plighted word comes from Bath. A man broke into the Royal School for officers' daughters, and, disturbing an assistant mistress who was in bed, consented to go away upon her handing over her watch and chain and promising to meet him the following day with some money. The appointment was duly kept—by the lady principal and a policeman, and, true to his word, the burglar turned up, and is now in gaol. The psychological aspect of this case is on all fours with that of a refined gentleman who, on being discovered leaving a lady's bed-room with her jewel-case, was commanded by the alarmed and distressed owner to "Stop, thief!" and replied, raising his hat, "I'm sorry, madam, that I can't—I'm a married man."

Is it true (and, if so, why?) that at times of great pressure at the G.P.O., when extra assistance is required, insurance agents are barred?

The Rev. F. E. M. Docker recently distinguished himself by routing the arguments of an aggressive infidel in Hyde Park. According to the *Daily News*, the infidel "was jeered and hustled out of the Park by a crowd which had previously listened to him in silence." Now, we regret to say, the Rev. Mr. Docker is lying very seriously ill. We earnestly wish him a speedy recovery. But what *would* the *D.N.* have said had it been the infidel who had thus been stricken down.

We do not like the decision in a recent shooting case at Brighton. Mr. Otway Cuffe, a relative of Earl Desart, the public prosecutor, was charged with attempting to shoot a Mr. Bolton. The prisoner's own story was that he fired off the revolver to "draw attention to the case," he having a grievance against Mr. Bolton about a young lady. But he went on to say, "I occasionally do very extraordinary things, *and frequently threaten to shoot people.*" He was acquitted. We should like to see a report of the judge's summing-up. If Mr. Cuffe is not a criminal, he is a lunatic. In neither case should he be at large.

Here is a free tip for Eno's Fruit Salts, or Beecham's Pills, or any of the other advertisers on the large scale.

The Christian, for November 22nd, contains a narrative by Col. Senior, of the Indian Staff Corps, telling how, when stricken down by colic, and in great agony, and having, in orthodox language, "taken several doses of medicine, without effect," he remembered that he had a homœpathic guide book in his possession. He consulted, "as he thought, in the right place," tried the remedy, and got worse. Weaker and weaker he grew. A "cold and deathly sweat" came upon him, and he began to realise that "he had come to the borders of eternity." So he flew to prayer, and "earnestly asked God to restore him." Then he observed that some matches and pieces of wick lying on the table "formed the numerals XLI." Then a voice said to him, "Look in page 41 of the hand-book." You know the rest. There he found the exact remedy, and, "with a prayer of praise and thanksgiving, fell asleep . . . . and was a new man"!!! What the exact nature of the remedy was is not disclosed—but the idea that God was unable to answer the prayer without the aid of a homœpathic pill, or a dose of salts, is just about as ludicrous as it is blasphemous.

One of the daily papers is much exercised over the mysterious performances of Mr. and Mrs. Zancig at the Alhambra. The lady sits upon the stage, either blindfolded or heavily spectacled, while the gentleman goes among the audience and invites her to tell the number of a watch or a tram ticket, or the name on an envelope, and so forth. According to the *Mail*, which has privately tested the performance, the lady, while in one room, reads what is written on a slate in another room, or reads out a passage in a book known only to Mr. Zancig and the company. It is all very clever, doubtless, but for the *Mail* to talk about "thought transference" is rubbish. It is an old trick, and we shall be happy to serve upon that "scientific" committee of investigation.

The Committee which has been called in to find out what is the matter with the British Army discovered that there are too many Generals and Colonels about for the size of the machine, and it goes to the root of the matter by recommending that in future automatic promotions should be abolished. The Army has so many offiicers that it cannot find jobs for them. Nearly half of them seem to be clicking their heels together for want of something better to do. It is like the army of the Prince of Monaco—about eight men and a hundred officers.

A lady advertising in a newspaper explains that, owing to a peculiarity of eyesight, she is "unable to recognise anybody until they are close and they accost her." A good many of us wish we had eyesight like that. Probably the simple sentence, "I am glad to see you," contains more lies than any other six words which can be strung together in a breath. The number of people one is glad to see are so few that they easily get lost among the rest of the population.

Eight thousand begging letters is the harvest reaped by the remarkable philanthropist who recently scattered five-pound notes in Covent Garden. He has now fled from his riverside home to Paris, and when last heard of was wondering how a poor millionaire intent on helping his worthy brother-man should spend his money. It is a hard problem. The metallurgical Carnegie has thought carefully about it, and has been driven to the dissemination of novels and the supply of church organs. If we had a million of money to give away we should be similarly puzzled what to do with it. If you give to organised charities and institutions, you may be doing little more than providing expenses for management. If you make a philanthropic institution of yourself and manage the business, you will have time for little else, and will probably be rooked into the bargain. Still, we would be willing to try it.

"C.-B." says he is not a habitual week-ender, and that Saturday sittings have no terror for him. Apparently, he would not mind Sunday ones either, for he seems to be hard up for amusement on that dismal day. Last week he spent several hours in Hyde Park, listening to the tub-thumpers—and possibly getting a few hints for some of his perky repartees in the House. In any case, he must have been struck by one feature of the speeches, common to all of them, and which must have strongly distinguished them from many of the Commons orations. They were sincere.

It is not a matter for surprise that the French people are starting a row about the infamous productions of the Government Tobacco Monopoly in France. The accusation is that it ignores the tastes of smokers, and manufactures only those brands which are most profitable. The result is not only that French tobacco and cigars are cut out by foreign brands, but that the consequent loss to French labour is heavy. While it may be an exaggerated charge that a man who would smoke French tobacco and light it with French matches would murder his grandmother, it would be difficult to name a viler production within the limits of the five continents. French tobacco is well enough to fumigate a conservatory, but to smoke it yourself is surely to snatch a fearful joy. And yet, when you return to Dover, there is a crowd of Customs' officers paid to keep you waiting with the salt waves running down your spine while they can find time to inquire whether you have any "cigars or tobacco to declare!"

John Bull's Biscuits.

AWARD NO. 130.

For calling Shakespeare "an inferior playwright, destitute of genius,"

COUNT LEO TOLSTOY
TAKES THE BISCUIT.

AWARD NO. 131.

For promising to present the mother of every child born in Marylebone with £1 upon the infant attaining the age of one year, the Mayor,

SIR THOMAS BROOKE-HITCHING
(Manufacturer of Baby Carriages),
TAKES THE BISCUIT.

AWARD NO. 132.

For declaring that the work of foreign missions is "about the only great piece of Imperialism we can boast of,"

SIR ALBERT SPICER, M.P.,
TAKES THE BISCUIT.

AWARD NO. 133.

For apologising to the district because some new building work was commenced on a Sunday night, stating that they "would rather that the shop had remained unopened for a month, than that this desecration of the Sabbath should have taken place," and finally begging to state that "every member or employee of the firm, from the principal to the youngest apprentice, is of the Christian faith,"

MESSRS. G. H. LEAVEY AND CO.,
166, High Street, Stoke Newington,
Boys', Youths', and Gentlemen's Clothiers,
TAKE THE BISCUIT.

AWARD NO. 134.

For advertising for rooms "in the residence of a young widow," where, although "agreeable to requite liberally," he would prefer those who "would receive him cordially and not entirely for gain,"

"C 36," AN ADVERTISER IN THE "LIVERPOOL POST,"
TAKES THE BISCUIT.

AWARD NO. 135.

For refusing an application from the Admiralty for a site for a look-out hut on the ground that it might interfere with the golf course,

THE NORTH BERWICK TOWN COUNCIL
TAKES THE BISCUIT.

THE SERVIAN GOVERNMENT AND "JOHN BULL."

On October 27th we published an article entitled "Peter the Regicide," by Herbert Vivian, founded upon facts obtained first-hand from Belgrade.

On December 4th, the following telegram was sent to us, in French, from Belgrade:—

> "To the Editor of JOHN BULL, London. Official. The article by Herbert Vivian, which appeared in JOHN BULL, concerning the person of King Peter, the Crown Prince George, and the Servian Royal Palace, is devoid of all truth, and full of prejudiced inventions. You are prayed to cause it to be contradicted. Similarly the *Standard* devotes space to similar inventions.—The Press Bureau."

It is very considerate of the mouth-piece of the regicides to acquaint us with the alleged delinquencies of the *Standard*, but we must be excused if we confine ourselves to the consideration of our own.

We will begin by pointing out that a press bureau of an Oriental, and particularly of a regicide government, is not very convincing when it denies statements without attempting to corroborate its denial. What does a press bureau exist for, except to deny unpalatable truths?

Even the heading, "official," does not impress us, for we remember that, immediately after the murder and mutilation of King Alexander and Queen Draga, official telegrams were sent out to all prefects and commanders of garrisons in Servia, endeavouring to pacify the public by announcing that the King and Queen had quarrelled and killed each other.

Murderers may be considered very patriotic persons by the members of the official press bureau at Belgrade, but their veracity may not be taken on trust. Nor are we deeply moved by the "prayer," which has been now addressed to us by the servants of a tottering throne.

We believe that every word in Mr. Vivian's article is true. He has conversed with men who saw the documents incriminating Peter as an accessory before the crime; he received full details of Peter's drunken, half-imbecile, and utterly abject condition from persons who have lately seen the occupant of the Servian throne; and, as to Peter's raving son, his eccentricities are notorious in Belgrade. With regard to the "Servian royal palace," it is still more difficult for us to deny any "tendencious inventions," as Mr. Vivian did not allude to it in his article.

However, we will make a fair sporting offer. If the Servian Government will give a safe-conduct to Mr. Vivian and one or more of his friends, and allow them to subject Peter and George Karageorgevitch to medical examination, we will publish an impartial report upon the sobriety and sanity of the personages in question. Meanwhile, we withdraw nothing.

LOOK OUT FOR
WITTY CUR'S ALMANACK
Nearly Ready.
First Billion already ordered.
See page 2 of Cover.

STILL CONSTANT
IN A
WONDROUS EXCELLENCE.

OUR
"INVINCIBLE"
"TWO-YEAR" SERGE

has met with an immediate and remarkable success, and has never yet failed to give the utmost satisfaction to every purchaser.

The MATERIAL

is pure wool, and warranted Indigo Dye, will stand two years' hard wear and keep its deep rich colour, and look well all the time.

AT THE PRICE WE CHARGE,
Lounge Suit 50/- to Measure,

it is more than usual value, and in your own interest we would urge you to make trial of our INVINCIBLE "TWO-YEAR" Serge.

ISAAC WALTON & CO., LTD.,
97, 99 & 101 Newington Causeway, S.E.

Patterns Post Free.
1, 2, 5, 7 & 9 LUDGATE HILL, E.C.
518, 520 & 522 BRIXTON RD., S.W.
442, 444 & 446 HOLLOWAY RD., N.
23-31 Grainger Street, NEWCASTLE-ON-TYNE.
39 & 40, Parliament Street, YORK.
Call and See the Cloth.

CHARING CROSS BANK.
(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and
39 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool. Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield Cardiff, Southampton, Plymouth, etc.
Assets, £1,136,219. Liabilities, £796,788. Surplus, £339,462.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.
The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
A. WILLIAMS and H. J. TALL, Joint Managers.

MONEY ARTICLES MADE CLEAR.

STOCK EXCHANGE JARGON.

All Technicalities fully explained in the new
DICTIONARY of STOCK EXCHANGE TERMS.
POST FREE for 3d. stamps of
HALFORD & CO., Palmerston House, London, E.C.

FOR
GREY HAIR
USE
"Royal Court" Hair Dye

One Solution only, which will not wash off or soil the linen. By merely combing through will instantly and permanently dye the Hair any required shade.
Price (securely packed) 2/-, 4/6 & 10/- per bottle; postage 3d. extra. State colour required.

THE DIRECT SUPPLY CO.,
84-86, CHANCERY LANE, LONDON, W.C.

THE SALVATION ARMY.

An Inquiry into its Record, its Strength, its Finances, and its Present Position.

IX.—CONCLUSION.

We have now concluded our review of the Salvation Army organisation. It would be quite easy to continue for many weeks to come our analysis of the various departments which constitute the Army, and the way in which they are worked, but we have said enough to indicate the real character of the Salvation Army organisation, and there would be no advantage in going further into the matter.

It has been very far from our desire to belittle the founder and controllers of the Army. So far as General Booth is concerned we have in no way suggested that he has been moved in any way by unworthy motive, or that he has used the funds of the Army over which he has absolute control for personal purposes. We have indeed found it necessary to comment with some severity upon the course that he allowed himself to take in the matter of the Salvation Army Building Association, a course difficult, in our opinion, to reconcile with those old-fashioned notions of equity and right dealing which it might be thought would appeal particularly to him. But even here we have not suggested that his action was animated by any desire for personal advantage, or that he was moved by any consideration other than what he believed to be the interest of the Salvation Army itself.

None the less, the methods of the Army, more especially as they have developed in later years, are open, as we have shown, to very severe criticism. As a religious organisation it must be held to have failed. In a life now nearing half a century, it has only won to itself comparatively insignificant membership. The Army does not grow. It stagnates so far as numbers are concerned, and probably it would be accurate to say that the religious organisation is numerically smaller to-day than it was ten years ago. Nor is there any available proof that those who join the Army remain with it any considerable time, or are greatly benefited by their association with it.

We have had a good deal to say about the treatment of the staff of the Salvation Army—the rank and file. We are well aware that in an organisation of this kind, based as it is upon military lines, discipline must be strict, and where an association depends, as the Salvation Army does, upon voluntary subscriptions for its support, it is not possible for its managers, however much they may wish to be generous, to be other than very careful with the monies entrusted to it. But the evidence we have submitted shows that the conditions of service in the Salvation Army are harsh to a degree, that there is on the part of headquarters a lack of sympathy and brotherly love to an extraordinary extent, and that, whilst a few of the officers of higher grade are fairly and even generously treated, the rank and file of men and women who carry on the crusade throughout the country have serious grounds for complaint.

Turning to the social side of the Army, which has now been in operation for the last fifteen years, we have shown that, on the whole, it is a failure. The idea of raking up the scum of the country, passing it through various institutions, and finally making it fit for citizenship once more, has not been carried out. The Hadleigh Farm Colony, which was in a sense the headquarters of this experiment, is a costly failure. The emigration schemes, of which we have heard so much, have dwindled into an ordinary emigration agency which offers nothing better to the intending emigrant than could be got by him from any of the ordinary commercial organisations whose business it is to forward emigrants to other countries. As for the shelters, we have shown that the Army actually makes a large profit from them, and that, so far as the people who are sheltered in them are concerned, the benefits they receive for the money they pay are no greater than in other shelters carried on for the ordinary purposes of trade.

As to the many industrial departments of the Salvation Army, we have shown that they are worked upon lines that have nothing to do with the conceptions of the philanthropist. Without exception, the work done is sweated work, the people who do the work are rewarded inadequately for the services they render, the wages paid are lower than they ought to be, and the conditions of service are exacting and degrading.

We have referred to the two large business undertakings carried on by the Salvation Army—namely, the Assurance Society and the Reliance Bank—and we have shown that, so far as the former is concerned, it is worked upon dangerous lines. It does not confine its business to members of the Salvation Army, it gets it wherever it can, irrespective of religious belief, and the balance-sheets it issues for the information of those who are members of the society are radically misleading. The way in which the funds are utilised, too, cannot commend itself to men of business knowledge, accustomed to treat Trust funds upon the soundest principles. The same remark applies to the bank. In both cases those conditions which honourable business men consider imperative if an undertaking is to be properly worked are disregarded, and the money flowing into these institutions (the Salvation Army Assurance Company and the Reliance Bank) are loaned for the most part to the Salvation Army without anything approaching adequate security.

We have not said much about the position occupied by General Booth himself, and his refusal to join with himself other trustees in whom the property of the Army would rest. It is well known that General Booth can do what he will with all the property of the Army, now become very large and valuable. We have not suggested that he has ever used a penny piece of it in a way that he could not legally justify, or that his refusal to associate himself with independent trustees is a refusal due to unworthy considerations. Here, as in other matters, we believe that General Booth is influenced by no dishonest motive, but by the belief, rightly or wrongly held, that it is necessary, if the Salvation Army is to live and prosper, that it should be under the unchecked control of one guiding authority. We believe that to be a radically false assumption, and to be at the bottom of much that gives rise to criticism in the methods of the Army, but until General Booth's death it will remain under his uncontrolled supervision. Whether, on the whole, the Army has done much good it is very difficult to say, but an impartial review of its position leads irresistibly to the conclusion that it has done, and is doing, very much less good than is popularly supposed, and that in some directions its procedure, far from deserving public approval and support, is blameworthy to a high degree. It remains to be seen whether with the retirement of General Booth, which cannot now be very long delayed, we shall see a more liberal conception of what the Army ought to be, and how its organisation should be worked. Unless we do, and if the new General follows in the steps of the old, and perpetuates the abuses to which these articles have directed attention, the time cannot be distant when the Army will dissolve, for the public will be disillusioned, and, being disillusioned, will no longer support it. With the withdrawal of public assistance in the shape of subscriptions, the organisation must disappear.

IN THE CITY.

Standard Life Assurance Company.

We have received the following letter from a Durham correspondent :—

I am enclosing you copies of my letters to representatives of the Standard Life Assurance Company, and the replies received thereto, for your perusal. I trust you will deem the matter of sufficient importance to be dealt with in your valuable paper.

I may say I was induced to take up a "with profits" policy with the above company ten years ago, and was told at the time that one and a half per cent. per annum bonus had usually been declared, and that it was likely to be more than that in future. Instead of such being the case, in 1900 it was 1½ per cent., and in 1903—notwithstanding that with the annual report for 1900 there is a distinct promise that the fifteenth division of profits *will* be made in 1903—no share of the profits go to policyholders. You will see by the revenue account that, in addition to the dividend of £12,000, the shareholders got a bonus of £8,000 for the year ending November 15th, 1903. Now is that honest dealing?

As the directors had been working the company on a wrong basis, it was the correct thing to remedy their mismanagement, but it is most unfair (to say the least of it) that the shareholders and all insurers with the company should benefit at the expense of the "with profits" policyholders only.

The assistant secretary says it is obviously impossible for the directors to reopen the whole question now. What nonsense. Wrong has been done, and it should be righted.

You will see the reserve fund of £80,000 has been absorbed (nice word), together with the additional amount of premiums paid by "with profits" insurers. Now, seeing that the latter were induced to take up their policies by the promise of a *share* of the profits, and seeing that the directors have not kept to their part of the contract, have not the directors acted illegally and rendered themselves liable to be proceeded against?

The second paragraph of the first Edinburgh letter is *almost* enough to make one sympathise with the poor shareholders, but not quite.

In conclusion, I think it only right that all intending insurers should—as far as possible—be warned against insuring with the Standard Life Assurance Company, because no dependence can be put upon that company acting honourably, after such an experience as this.

The Collis Diamond Syndicate.

Seeing that Mr. E. Kenyon-Collis has not permitted his activities to slumber since the fiasco which attended the launching of this ill-fated concern, but that he has promoted another syndicate to prospect for other things elsewhere, it may be as well to point out that in the Diamond venture he enlisted, for the purpose of placing its shares, the services of one Alfred Braithwaite Emanuel, trading as William Freeman and Co., of 76, Cornwall Road, Bayswater. Emanuel is a man with a history, of which we can only give the heads here. As City Editor of the *United Services Gazette*, he was co-defendant with that paper in an action for libel brought against it by the proprietors of Elliman's Embrocation, and the late Lord Chief Justice of England in that action made some very strong observations upon his methods. Subsequently he helped two men called Saruco, *alias* Wilson and Slatter, *alias* Shorland, to defraud the public in connection with the Grocery and Provision Shops Association, resultng in their conviction and imprisonment. Some time since, he gave evidence in the Monte Carlo Wells case, when he had to admit supplying this swindler with the names and addresses of possible victims. Mr. E. Kenyon-Collis has not been lucky with his Diamond Syndicate, nor is he likely to be with any other venture if he is obliged to obtain the assistance of Emanuel *alias* W. Freeman and Co. "Freeman" is particularly good.

Companies' Registration.

The Companies' Registration Agency, of 20, Bucklersbury, E.C., is advertising somewhat largely in the *Tatler* that it is prepared to turn private businesses into joint stock companies. Its general manager is Mr. James Byrne, who some years since carried on the same business in High Holborn. We need hardly warn our readers against having anything to do with Byrne, or, indeed, with any of the mysterious agencies that offer to register joint stock companies. Solicitors are the proper persons to employ in these matters, or, failing them, firms like Jordan and Sons, Limited.

Knowles' Esauline.—An Oracular Communication.

One of our readers has the good fortune to be a shareholder in Knowles' Esauline, Ltd. Recently he had the temerity to inquire how things were going on, and this is the extraordinary reply he received :—

Dear Sir,—I have to acknowledge receipt of your letter of the 27th inst., and beg to inform you that the next Board meeting will be held at the beginning of the New Year, when your transfer will be submitted to the Board, and certificate made out in due course.

In reply to your second question, I cannot say when the last general meeting was held, but probably when you were connected with the company. As to the date of the next one, I cannot get you any definite information.

With reference to the fourth question, I do not know when the last balance-sheet was issued, but in any case there are no copies left.

Yours faithfully,
E. Funnell,
pp. Grace Franklin.

The voice of this letter is the voice of Esau, but the hand, it will be observed, is the hand of Grace—evidently a very "saving grace."

The Coming Deep Lead Boom.—Carter's Deep Leads.

From private and trustworthy sources we learn that the results now being obtained from such of the Deep Lead properties as have got "on the wash" are surpassing expectations. Shrewd people are now picking up all the cheap Deep Lead shares obtainable, and we predict a big boom in this class of security early in the New Year. In the meantime, we learn that Carter's Deep Leads has now been registered, and an extensive inquiry has arisen for its shares. It will be remembered that the company is a "parent" one, controlling a vast Deep Lead area in the Colony of Victoria—and we quite expect to see its shares shortly standing at a substantial premium. The capital is divided into £1 shares, and we recommend their purchase at anything in the neighbourhood of par.

Is it a Waterhole?

When Pekin Syndicate and Shansis rose gaily a few weeks ago, on the official cable stating that coal had been struck, we gave a warning note—we said then that the existence of the coal had never been questioned, but we expressed our doubt as to its value, and asked the directors to publish all they knew. Now another cable appears, admitting that values are extremely poor, and the market has collapsed again. We are not yet satisfied that the shareholders, or outside public, have all the information that could be issued. Certainly the selling of Shansis on any small advance is too confident to be merely speculation. Is the much belauded concession after all a mere waterhole?

New Year Markets?

The Stock Markets have quite settled down to Christmas. We are told that active business and buoyant prices will be ushered in with the New Year—for some reason the "House" always cultivates a spirit of optimism on the eve of a holiday. "Good times" are always to come—after Easter, after Whitsun, after the summer! More often than not the wish proves father to the hope. Certainly that has been the experience of late years. As to the outlook for 1907, we frankly do not anticipate that return of cheap money, with a reduced Bank rate that is so glibly prophesied in certain quarters, where it is the game to make the public do business—win or lose.

Politics Ahead!

Politics will, we believe, prove an unsettling influence in more than one direction early in the New Year. The "sick man" is dying, and there will be much squabbling over his legacy. The German Emperor has attained great influence at Constantinople, and among other Mohammedan powers, which carries with it important trade benefits, which he will certainly seize any opportunity to extend. Especially if by so doing he can set his affectionate neighbours by the ears. Of course it will all come to nothing—Germany has not the money for serious business—but the Stock Markets may expect squalls which may be very disconcerting to those who open big speculative accounts.

Westralia's Premier Mine.

West Australia has had many critics, but it has produced several great mines. Of these the Great Boulder is still an easy first in past record and future promise, but so far as the quotation list is concerned the Kalgurli now holds premier place. For the last financial year the dividend was 25s., compared with 12s. 6d. for the previous twelve months. The profit was £166,914 on a capital of £120,000, whereas the mine is now working at a profit of £240,000 per annum. The shares are now valued in the market at 12, so that the total market valuation is £1,440,000. Against this the ore reserves show a profit in sight of £1,300,000. The balance

HOW to INCREASE your INCOME
STRIKING SUCCESS!
Write at Once for Pamphlet (post free on mentioning this paper.)
The City and Westminster Exchange Ltd.
Stock and Share Dealers,
Queen Anne's Chambers, Westminster, S.W.
Telephone Nos. 867 Westminster, and 7765 Gerrard.
Telegraphic Address, "Stockwork," London.

is not an extravagant figure for "prospects," as the workings are at present down to 1,400ft. only.

Lyons and Spiers and Ponds.

What is the matter with Lyons. It is quite a turning of the tables—an approximate simile this—to find Spiers and Pond's shares creeping up, while Lyons' languish toward the level of a five-pound note. We believe that "S. and P.'s" are looking up. Certainly in many of their depôts there is an air of enterprise long absent, but it will take a deal of prosperity to put this particular "Humpty dumpty" of the company world together again. A big portion of the old railway catering business is lost for good, while the heavy drag of the unprofitable provincial hotels remains. Lyons' success has by contrast been amazing, but there is an uneasy feeling that the directors are just a little too clever for the market, and may at any time spring a surprise on shareholders.

NEW ISSUE.

Cannan's Soap Works, Limited, invite supscriptions for 8,000 shares of £5 each, the total capital being £50,000. The company acquires the old-established business of William Cannan, Limited, manufacturers of Soap, etc., of Bradford, Yorks, and of the Snow White Soap Company, Limited, of West Drayton and London. It is also intended to establish or acquire premises for the manufacture of Hard Soap. The prosperous condition of the leading soap companies is well known, and the directors of Cannan's Soap Works, Limited, see their way to promise dividends of 10 per cent.

The "John Bull" Investment Trust and Agency.

Readers of "JOHN BULL" are invited to transact all their Stock and Share business through us; and thus keep out of the hands of undesirable "outside brokers" and "Bucket-shop" Keepers.

For further particulars apply

SECRETARY,
"John Bull" Investment Trust and Agency,
FINSBURY HOUSE, BLOMFIELD ST.,
LONDON, E.C

ANSWERS TO QUESTIONS.

No notice can be taken of anonymous communications.

TWO SHARES.—W. A. (Huddersfield).—We should sell both Pekins and Hendersons Estates.

HOUSE PURCHASING SCHEMES.—J. E. W. (Liverpool).—Send us along the papers, and we will consider them.

BUTTERFLY GOLD DEVELOPMENT COMPANY.—G. G. (London).—You had better keep out of companies of this kind.

SOUND INVESTMENT.—W. S. A. (Streatham).—We know nothing about the company you mention.

WESLEYAN AND GENERAL ASSURANCE SOCIETY.—LISPING (Ashton-on-Lyme).—We know of no good reason why you should not join the Endowment Insurance scheme of this society.

PAUL WEIDHASS HYGIENIC INSTITUTE.—E. W. (Tottenham).—We have no information respecting this concern.

A. J. WHITE, LIMITED.—QUIZZICAL (Dartford).—(1) We should prefer another selection. (2) You should apply at Somerset House.

ALABAMA, BURMMA, NEW ORLEANS, AND TEXAS B DEFERRED.—VIATOR (Sheffield).—No.

PURCHASE OF SHARES.—A. K. (Wigan).—We do not much like the list of shares you send us. We should sell Chartereds and Hendersons.

SCOTTISH LIFE INSURANCE COMPANY.—H. G. (New Cross).—We have no doubt they would meet any obligations they might incur to you.

LONDON AND PARIS EXCHANGE.—J. W. (Peterhead) tells us of some highly profitable option transactions he has had with the London and Paris Exchange, and thinks this fact a sufficient answer to our recent criticisms. We congratulate J. W. on his success, and advise him to be satisfied with it.

OUTSIDE BROKERS.—VERY (Sutton Coldfields).—Have nothing to do with the firm in question.

OUTSIDE BROKERS.—J. C. H. (Blackburn).—We do not advise dealing.

SAFE INVESTMENTS.—CROMERTY (Bickley).—The Turkish 4 per cent. Loan of 1855, guaranteed by England and France, would give you a trifle over 3½ per cent. The New South Wales 4 per cent. Bonds would give you 4 per cent. So would West Australian 4 per cent. inscribed, and the 4 per cent. inscribed of the Dominion. Four and a half per cent. of Natal would give you nearly 4½ per cent. Cardiff Railway Preferred Ordinary would give you nearly 4½ per cent., and Central London Deferred stock over 5½ per cent. Among Industrials, Raphael Tuck and Sons Cumulative Preference shares would give you 5½, and the Ordinary over 6 per cent.

TUNBRIDGE WELLS AND EASTERN COUNTIES FRIENDLY SOCIETY.—H. B. (Paddington).—We know nothing to the prejudice of this society.

SECURITIES INVESTMENT COMPANY.—R. C. (Carrick Fergus).—We do not think it would be suitable for your purpose.

TWO MINING SHARES.—A. R. (Leeds).—Do not touch either of the two mining shares you mention.

GREAT FINGALS.—UNDEN (High Wycombe).—(1) The fall is explained by the unsatisfactory character of recent reports as to workings at the lower depths. (2) We know of nothing that is likely to put up Consolidated Gold Fields just now.

AMERICAN EXPLORATION COMPANY.—J. G. N. (Strand).—We advise you to have nothing to do with the system of these people for buying mining shares, and, for that matter, you will be well advised to avoid mining shares of any kind. Speculation in them ought not to be indulged in by persons who have only a few pounds at their disposal to play with, as we gather is the case with you.

BRITISH TEA TABLE.—E. J. D. (Minories).—We should hold for the present. We hear better accounts of the company.

LONDON AND PARIS EXCHANGE.—VISCO (Birmingham).—We are afraid we cannot be of any assistance to you in the matter. You have made a bad bargain.——D. B. (Andover).—If, as you say, you held certificates, then it must be the fault of the secretary of the company that you did not receive official information.——INEXPERIENCE (Highbury).—We do not consider the option price in question an unfair one, but strongly advise you to take a profit. The same remark applies to your holding in Knight's.——E. M. (Leeds).—We are glad to know your transactions have been satisfactory. We cannot say if any Stock Exchange firm would take over your securities unless you send us a list of them.——S. S. (North Kensington).—We much prefer the options to the marginal investments.

OUTSIDE BROKERS.—SABBATH (Llangollen).—They are small people, and we do not advise dealings with them.

PROVIDENT ASSOCIATION OF LONDON.—M. A. B. (South Shields).—There is no surrender value until the bond has been running five years, and then, roughly, it is about one-third. We are not aware that the new members are treated better than the old. We fear you would have difficulty in getting more than the surrender value for the bond.

INVESTMENT OF £500.—SENNOCKE (Slough).—We think you could do better with your £500. Shall we give you a list of promising shares?

ESMEE AND INGLIS.—A. G. (Canonbury Park).—We know nothing of Esmee and Inglis or their connection with Ives, Anderson and Co., and their connection, in turn, with a man named "Cricket, an ex-draper, of West Kensington," but we should have thought that you would have fought shy of people who offer you a profit of £83 on an outlay of £10, made in five days.

TWO AFRICAN SHARES.—H. S. (Holland Park Avenue).—We do not advise you to touch either.

MUTUAL LIFE OF NEW YORK.—NUMBER ONE (Brighton).—We should add the bonus to the policy, and continue paying the premium.

BROKERS' CHARGES.—INVESTIGATE (Coventry).—(1) There would seem to be nothing to take exception to in the charge. (2) We do not understand your figures. Send us the accounts and papers.

INVESTMENT OF £100.—N. P. (Birmingham).—Much depends upon the interest that will satisfy you. Ordinary shares of J. Lyons and Co. would give you at their present price nearly 6 per cent. with fair security.

HALLENSLEBEN PATENT SYNDICATE.—HENRY (Herne Hill).—Our advice to you is to sell the shares if you can get anybody to buy them.

THE LACHLAN GOLD FIELDS, LIMITED.—C. C. (Surbiton).—What is it you want to know about this company? You seem to know a good deal already about Mr. Hardy and Mr. Cecil Hartridge.

CHILI COPPER COMPANY.—ANONYMOUS (Baydon-on-Tyne).—If you can get a purchaser, you should sell.

OUTSIDE BROKERS.—KEILAH (Hants).—You seem to have a case against the brokers, but it is impossible for us to give a positive opinion without seeing the whole of the correspondence.

JOHN B. MACKENZIE.—OCEANIA (Eaglesham).—You have quite accurately interpreted the papers you send us, which should find their way into the waste-paper basket.

BRITISH OAK HOUSE PURCHASE CORPORATION.—L. X. (Aberdare).—We will make inquiry, and let you know next week.

INSURANCE OF A LIFE.—H. K. (Hull).—You might apply to the Prudential.

RHODESIA STORAGE COMPANY.—V. S. (High Holborn).—The outlook is not very hopeful, trade being bad out there at present.

TANGANYIKAS.—J. B. (Bristol).—We should hold on the chance of the shares going better again, when sell. Shares of this speculative character are not at all suitable for a person whose surplus is represented by a few sovereigns. You would be unwise under these circumstances to add to your holding.

PEOPLE'S ACCIDENT LEGAL AID SOCIETY.—W. E. R. (Clapton Park).—Do you mean a concern known, or that has been known, as the Popular Accident Fire and Accident Insurance Company?

VARIOUS SHARES.—HAL (Deal).—You have got together a very scratch lot, but we should hold them all for the present, with the exception of Salisbury Buildings and Estates, which you would do well to sell for what you can get.

NORTH WARWICKSHIRE WATER COMPANY.—IGNORAMUS (Catford).—It is not an investment we should have recommended, and if you can sell the debenture at anything like par we should advise you to do so. Another time it would be well to examine the security before applying for it.

SPIERS AND POND.—MAC (Manchester).—We cannot advise you to buy Preference or other shares in this company. The company is looking up a little, but it has much leeway to make up.

AUSTRALIA SMELTING CORPORATION, 1906.—SEAFRONT (Uxbridge).—We do not recommend you to purchase these shares.

(Many replies stand over.)

Free from FARROW'S BANK.

FREE on calling, or by Post, "FARROW'S BANK, ITS HISTORY, OBJECTS, and WORK," and "THE POST OFFICE DEPOSITOR, OR THE DISCOURAGEMENT OF THRIFT," Managing Director, THOMAS FARROW, Author of "The Moneylender Unmasked,' and other works, which led to the Government Inquiry and Moneylenders Act, 1900.

PEOPLE'S BANKING

In all its Branches.

Current Accounts opened with £1 upwards, and Cheque Books supplied. 2½ per cent. interest paid on daily balances. Deposits received from 1s. to any amount at 3½ to 6 per cent. interest. £1 shares issued, payable by instalments. Past dividends 6 per cent. Cash credits and overdrafts allowed. Free Home Savings' Bank and Money-boxes on application.

FARROW'S BANK, Limited.

HEAD OFFICE: 29, New Bridge Street, London, E.C.
BRANCHES: Norwich, Croydon, Brighton, etc.

IN THE COURTS.

Judges and Acts of Parliament.

During the last week or two the public has had some striking illustrations of the uncertainty of the law, and the risk involved in appealing to the Courts, even when one's case seems to be so strong as almost to exclude an adverse ruling. A few days ago the Court of Appeal had before it a case in which the Goldsmiths Company were plaintiffs. The point to be decided was whether finished imported watches came under the designation "plate," as given in the Customs Act of 1842. To the ordinary man the answer to that question would seem simple. He would say that a watch does not come under the designation of "plate." He might go farther and say that this was the opinion of the authorities. From the time when the Customs Act of 1842 was passed until to-day, finished watches have not been dealt with as plate; when a duty was levied on plate, as it was at the time of the passing of the Act, and until 1890, the authorities never attempted to include finished imported watches in taxable articles. It was not denied that for sixty odd years the trade has assumed finished watches not to be plate, and it was argued by Sir Robert Finlay that this ought to have serious weight with a Court of Law, and to make it hesitate before deciding that the *contemporanea expositio* was wrong. When the case came before Mr. Justice Channell, one of the strongest of the Judges, he decided against the Goldsmiths Company. But the Court of Appeal, composed of the Master of the Rolls, Lord Justice Cozens-Hardy, and Lord Justice Farwell, have now decided that finished watches are plate, and reversed the order of the Lower Court. As to the argument of *contemporanea expositio*, it did not impress the Court of Appeal. According to the Court, an interpretation of 65 years old is not entitled to weight. It must be a couple of centuries old before it can be taken into account, and so by fiat of the Court of Appeal, a finished watch has become "plate," and will remain plate until it has been ruled out by the House of Lords, which in these matters is more generally guided by common sense than by technical pleas.

* * *

A not less striking illustration of the uncertainty of the issue when men appeal to Courts of Law is to be found in the decision of a Divisional Court in the Leeds licensing case. Under the Licensing Act of 1904 magistrates are empowered to reduce the number of licences, and to compensate their owners. The Justices are authorised by that Act to select from their own number a Committee empowered to report houses which they think superfluous, and ought to be suppressed. That report has to be considered by the body of Justices, of whom the Committee form a part, and the Act uses the expression, "the whole body of Justices." It has been commonly assumed that the form of that phrase was due to a desire to distinguish between the whole body of Justices and the part of that body which had been set aside for discharging the functions of a committee, and this view of the case has been generally acted upon. But some ingenious persons thought that the statute might be read differently, and so exception was taken to the action of the Leeds magistrates, and it was argued that their step in suppressing and compensating was illegal because the whole body of justices did not sit to hear the case. To the surprise of most people, and we may add of most lawyers, the Divisional Court, consisting of the Lord Chief Justice, Mr. Justice Ridley, and Mr. Justice Darling, have ruled that the objectors were in the right. According to these judges the law requires the whole body of justices to sit to hear a case. Of course the thing is impossible. Parliament in its wildest mood could never have intended to pass a clause of the kind. Some men are ill, some men are absent, it is impossible for others to attend. A full sitting in the sense of the whole body of justices could never be got together in the case of a large town. Manchester, for example, has over 200 Justices of the Peace, and to suppose that these 200 men can be got together to hear a licensing appeal is an absurdity. None the less, the Divisional Court has brought itself to believe that the Act requires this attendance, with the result that it has decreed that the funds which have been collected have not been lawfully collected, that licenses which have been suppressed have not been lawfully suppressed, and that compensation which has been awarded has not been lawfully awarded. The effect of this extraordinary decision has been so grave and far reaching that the Government has had to bring in a short Bill to make the intention of the Act clear beyond dispute. But it is nothing less than amazing that a Court presided over by the Lord Chief Justice could have come to the conclusion it did. Such a decision arrived at by Mr. Justice Ridley, or by Mr. Justice Darling, would not surprise anybody, for nobody attaches great importance to their opinion. But it is different with the Lord Chief Justice, who, though not a profound lawyer, is a man of sense, and might have been expected to dissent from such a ruling.

Joint Stock Trust and Finance.

During the past week the Official Receiver has issued his "observations" in regard to the affairs of this company. How long will the farce of this "observation" business continue? When a company is wound up, it becomes the duty of the Official Receiver to investigate its affairs, to obtain *from the directors or other officers of the company* the "statement of affairs," and to issue his "observations" thereon. In actual practice what happens? The secretary or one of the directors slings together a mass of meaningless figures, a subordinate member of the Official Receiver's staff—called an "examiner"—interviews the directors, and with a learned air makes elaborate notes of what they tell him, the books are overhauled by one or two junior members of the staff, and ultimately a skeleton set of "observations" are placed before the Official Receiver, which he "soles and heels" to the best of his ability, and then circulates at the public expense amongst the shareholders of the company. They are never worth the paper they are written on. The present Senior Official Receiver is in every respect a most estimable, and we doubt not, in his own way, able gentleman; but the idea that he and his staff possess any special qualifications for mastering the intricacies of joint stock finance, and, above all, of determining the causes leading to the failure of joint stock companies, is extremely grotesque. If we did not happen to possess some special knowledge of the affairs of this particular undertaking, we confess that we should be liable to lose ourselves in the labyrinthine mass of fact, fiction, and figures constituting these particular "observations." With the exception of the *Star* and the *Morning Leader*—as to the record and qualifications of whose city editor (who is one and the same man) we shall shortly have something to say—the Press generally has treated the Official Receiver's manifesto with just that amount of importance which it merited. The directors have issued a counter-statement, which completely knocks the bottom out of the official version. Which of the two prophesies—namely, that of the Official Receiver, that the shareholders will get nothing, and that of the directors, that they will receive a substantial dividend—is the more correct, a short time will prove.

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.

Queriets are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

Contesting a Will.—Claxton (Brixton).—We can see nothing in the facts you state sufficient to prove the testator was not of sound disposing mind. Perhaps there are other facts that you have not mentioned that may alter our view.

Ejectment Order.—Temple (Beckenham).—Serve special notices, and then apply to the magistrates for the usual ejectment order.

Liability for Damage.—Warner (Harlesden).—The damage arose through your friend's negligence, and he is liable to compensate you.

Right to the Pasture.—Laver (Newent).—The right to the pasture is vested in the lord of the manor.

Inspector's Questions.—Sturges (Bognor).—The Inspector had full authority to stop you. You should have answered his questions at once.

Pedigrees.—Pratt (Oxford).—We cannot undertake to go through long and intricate pedigrees such as you have sent us.

Probate for Registration.—Bevan (Torquay).—Leave the probate for registration at the registered office of the company. Fee, 2s. 6d.

Locking a Door.—W. P. (Vauxhall).—Your friend has no right, in any circumstances, to lock the carriage door.

Father's Offer.—Alpha (Delta).—Advise you to take the father's offer. Legal proceedings very doubtful. Can obtain magistrate's summons if you apply.

Claim on Mortgagee.—Ingram (Banbury).—Give notice of your claim to the first mortgagee, who will account to you for any surplus from the sale.

Terms of Licence.—Wells (Merton).—You must act strictly within the terms of the licence, or there is grave danger of forfeiture. Exercise the greatest caution.

Privilege.—Brown (Sutton).—The occasion was privileged, and, besides that, it was a matter of fair comment.

Interest on Account.—Bull (Durham).—The tradesman cannot maintain his claim to interest on the account. Deduct it and tender him the balance.

Copyright.—Abbott (Broadstairs).—The copyright passes by the will to the executors. They are the proper persons to move.

Right to Compensation.—Platt (Coleford).—Your rights to compensation can be enforced. You must prove that the damage was occasioned by vibration from the constant motor 'bus traffic.

Blank Transfer.—Loach (Hythe).—The terms of the advance authorise you to fill in the blank transfer. Do so, and lodge it at once at the company's office with the certificate attached.

Legacy to Witness.—Pike (Epsom).—A legacy given to one of the persons attesting the will is void. Get two independent witnesses.

Fire Brigade.—Whitehouse (Croydon).—You are liable for the Fire Brigade expenses, as you called for their assistance. Add the amount to your claim against the insurance office.

Guardian of Infant.—Price (Shepherd's Bush).—You are guardian of the infant under the Guardianship of Infants' Act, and must be consulted.

Action of Directors.—Rore (Everton).—The powers given to the company by the memorandum of association are very wide, and authorise the purchase of the business. We think the directors have acted wisely.

Railway Bye-Laws.—Sampson (Chelmsford).—You are bound by the bye-laws of the railway company, and must pay the added fare.

AMONG THE BOOKS.

By FRANK HARRIS.

"The Guarded Flame." *

This book has been praised and puffed as if it were a masterpiece. The *Daily Express* in its own exquisite diction talks about the author as "having successfully claimed a place among the novelists who matter": the *Daily Mail* (next in order of worthlessness) writes pompously of "The Guarded Flame" as a book "of great interest and of high performance": the *Daily News* calls it "a great novel, one of the books of the year": *The Academy* thinks it "profoundly human and profoundly moving"; and even the *Westminster Gazette* declares that it is "a very remarkable performance."

It is something extraordinary to win the praise of both the *Daily Express* and the *Westminster Gazette*, the two poles, one would think, of our journalism. The connecting link, I venture to say, between these two eulogists is the fact that Mr. James Douglas praised the book as a masterpiece in the *Morning Leader*, and his opinion counts with the gentlemen who direct taste in Fleet Street.

England is an aristocratic country, very highly organised; opinion runs from above downwards in ever-widening circles like water through sand. Mr. Maxwell owes Mr. James Douglas a great deal, for to be hailed as a great man when one is still young and at one's second book, must be an exquisitely pleasant sensation.

But the statement doesn't make one a great man; it may even impede one's progress to greatness, and impede, too, the recognition of greatness: for Mr. James Douglas's praise has no doubt induced a dozen persons to read "The Guarded Flame" who otherwise would not have read it—a dozen persons who would not like to miss a great novel or a great novelist, and who have been persuaded by Mr. James Douglas's eulogy to send for "The Guarded Flame" and to read it with attention.

A Third-Rate Novel.

Mr. Maxwell is, I believe, a son of the lady who has so long written as Miss Braddon; I mark the fact simply because it may help to explain the astonishing dexterity and ease of his narration, which is not only facile and fluent and mildly interesting, but weirdly clever in the way it conceals faults and suggests qualities. The story is built up with few characters: there is, first of all, a great scientist with his young wife and young niece, living in perfect happiness in a beautiful country house. The great scientist and thinker, who is very wealthy, *ce qui ne gâte rien*, as the French say, gets, in his advancing years, an assistant, a Doctor Stone, and herewith the trouble begins.

Now, first of all, Mr. Maxwell has to show that his hero, the great scientist, is really a man of remarkable intellect: the minor characters in the story tell us that he is as great as Spencer or Darwin, a leader of thought, and so forth, and so on, and all this is done very cleverly; but all this is what we don't want; is just what talent does, and what genius never does. What we ask for is one page, three sentences, if you will, of the great man's talk; such sentences as no one but a great man could write—that is the task, Mr. Maxwell, and that task you have never even faced.

It would indeed be an easy thing to put men of genius in our books if all we had to do was to say that they were men of genius; but we have to show that they are men of genius; convince the reader of their greatness; or else all our praise is worthless and silly, proving simply that we don't know the rudiments of our work.

The Story.

The story in the rough is that the assistant, Mr. Stone, is supposed to be in love with the niece; admits, indeed, to the great scientist that he is in love with her, and the engagement takes place, while in reality he is in love with the scientist's young wife. Why, then, does he allow himself to be engaged to the niece? This question Mr. Maxwell scarcely attempts to answer. Or why, as soon as he realises his love for the great man's wife, doesn't he break off his engagement with the niece, telling her the whole truth? This question, too, is rather avoided than faced by Mr. Maxwell. I am not blaming him for his shyness: a certain mystery often suggests deep underlying facts in human nature with which we are all more or less conversant. Reticence is often like the dress suggesting beauties that may not be revealed; and by leaving this character of Stone a little obscure I thought Mr. Maxwell was conducting us to a great scene when the love of Stone for his benefactor's wife would flame out in elemental splendour and magnificence, turning into fuel, so to speak, the straw withes of convention and gratitude which had hitherto bound it to restraint. But no; Mr. Maxwell's cunning plot and excellent narrative prepared great scenes which Mr. Maxwell does not know how to use. The love scene between Stone and his benefactor's wife is just as tame as tame can be; beneath criticism, indeed: a good Fleet Street journalist could have done it as well.

Another Lost Opportunity.

There is another lost opportunity in the book when the niece finds out how she is being cheated and deceived. She kills herself, of course, after she has found out; but Mr. Maxwell does not tell us of her feelings when she does find out: that great page, that great opportunity for a novelist is left unused. Mr. Maxwell might be writing for the stage; he tells us what she did; but not what she felt: his talent, indeed, seems to me to be chiefly theatrical.

A Thrilling Scene.

In this book he has imagined a scene which would be distinctly thrilling, which would cause an immense sensation on the stage. The genius-husband is getting better from a slight stroke of paralysis, when in the night he finds out that his wife is not in her room, and drags his ineffectual limbs slowly, painfully up the stairs to Stone's room where the guilty pair, shuddering, await his coming. That is a scene to freeze the blood—a scene for Balzac himself! But it all ends in nothing: the genius locks Stone's door, drags himself back, and then collapses. Fancy Balzac, fancy any novelist with greatness in him missing such a chance—the meeting of the guilty pair and the half-paralysed husband who at length has found them out.

Mr. Maxwell's Talent.

Mr. Maxwell's talent shows no sign of immaturity: what he can do he does well. He can tell a story, a little long-windedly, lingering too much upon what is tame and commonplace; but still, the narrative is good. He also constructs a story excellently and can find melodramatic scenes that pin themselves in memory; but beyond this he does not go. And Miss Braddon had all these gifts in almost equal degree, and yet one would hardly call her a great novelist, or beat the big drum over one of her numerous productions.

Mr. James Douglas.

I had read one or two things of Mr. Douglas's with interest, and accordingly, I thought when he praised a book somewhat extravagantly that the extravagance was probably due to his fine appreciation of the exigencies of journalism and that the book itself had the elements of greatness in it. I find myself mistaken. Mr. James Douglas can write lyrically about a mere melodrama as if it were another "Lear"; the next time he writes of a book as a masterpiece I shall not think it necessary to read it.

"Th Miracle Worker," by Gerald Maxwell (E. Grant Richards).

Mr. Gerald Maxwell is, I believe, the brother of the gentleman who wrote "The Guarded Flame," which I have reviewed above. The likeness between the gifts of these two brothers is simply astounding: here, in this "Miracle Worker" the plot is interesting, the narrative is conducted with consummate skill, and the writing is simple, easy, conventional; the characters are at least as lifelike, I think a little more lifelike, than they are in "The Guarded Flame." The talents of the two brothers are identical. There is no such situation in "The Miracle Worker" as the situation in "The Guarded Flame," when the cheated husband drags his paralytic limbs up the stairs to the room where the guilty man and woman cower; but I see no earthly reason why Gerald Maxwell should not imagine equally as good a situation, and he could certainly handle it at least as well. All the qualities of Mrs. Maxwell (Miss Braddon that was) are to be found in both these books of her two sons, all her qualities, and nothing more.

I heard a story the other day which illustrates the effectiveness of that "nothing more" rather neatly.

A very able man, a City magnate, was expressing to a friend, whom he had not seen for a long time, his disappointment in his children. "The boy won't work, lives on me, is a waster: the worst of it is he is a clever waster. And the girl, who I thought was an absolute genius, and still think possessed of extraordinary ability, has gone to pot."

"What do you mean?" asked his friend, surprised; "I thought she had married."

"Yes," said the father, "she has married."

"Whom did she marry?" said the friend.

"Oh," he said, "I don't know; a man of decent manners, carefully dressed, six foot high, forty-two inches round the chest, and—nothing more."

* "The Guarded Flame." By W. B. Maxwell. (Methuen.)

The List of Applications for Shares will Open on Wednesday, 12th December, 1906, and Close on or before Saturday, the 15th inst., for Town, and Monday, the 17th inst., for the Country.

THIS PROSPECTUS HAS BEEN FILED WITH THE REGISTRAR OF JOINT STOCK COMPANIES.

The *Daily Mail*, of Nov. 26th, 1906, says that "the Soap Combine has opened the eyes of the public to two facts—the gigantic profits of Soap Making, and the existence of very fine Soaps not generally known."

The *Daily Mirror*, of Nov. 26th, 1906, says that—"Saturday's sales, despite the announcement of the break-up of the Combination, showed the same falling off in the demand for Trust Soaps and a continued increase in the sales of those manufactured by independent firms."

The *Daily Telegraph*, of Nov. 27th, 1906, states that the shares of JOHN KNIGHT, Limited (which was recently formed to take over the business of JOHN KNIGHT AND SONS, Soap Makers), were subscribed two and a half times over.

The *Bradford Daily Argus*, of Dec. 1st, 1906, says—"The coming flotations include one of considerable interest in Bradford—that of 'Cannan's, Limited,' Adelphus Street. This well-known Soap Company is to be amalgamated with the Snow White Soap Company, of Bermondsey Square, London."

THE PROFITABLE NATURE OF THE SOAP TRADE WILL BE UNDERSTOOD WHEN IT IS STATED THAT THREE FIRMS ENGAGED THEREIN MADE PROFITS LAST YEAR AMOUNTING TO £432,000, WHILE FOUR SOAP COMPANIES PAID DIVIDENDS FOR THE SAME PERIOD AVERAGING 11 PER CENT.

(BUSINESS ESTABLISHED 1847.)

CANNAN'S SOAP WORKS, Ltd.,

(INCORPORATED UNDER THE COMPANIES' ACTS, 1862 TO 1900.)

(William Cannan, Limited, and Snow White Soap Company, Limited.)

WORKS:

BRADFORD, WEST DRAYTON and LONDON.

With Agencies at

GLASGOW, SWANSEA, BIRMINGHAM and NEWCASTLE-ON-TYNE.

CAPITAL - - - £50,000

In 10,000 Shares of £5 each, of which

8,000 Shares are now offered for subscription.

The Shares are payable as follows:—£0 5s. 6d. per Share on Application,
£2 5 0 „ on Allotment,
£1 5 0 „ 2 Months after Allotment,
£1 5 0 „ 4 Months after Allotment,
or, Shareholders may pay up in full on Allotment, entitling them to full dividends from date of payment.

DIRECTORS.

THOMAS GOODALL, J.P., Mill House, West Drayton, Middlesex.
ARTHUR STANNARD (Director of the Snow White Soap Company, Limited), 14, West Kensington Mansions, London, W.
CARLTON ROBERTS, The Hall, Wanstead, Essex.
JOHN WILLIAM EVANS, 12, Bermondsey Square, London, S.E. (Director of the Snow White Soap Company, Limited).

BANKERS.—London: LLOYDS BANK, LIMITED, 72, Lombard Street, London, E.C., and Branches. Bradford: THE BRADFORD OLD BANK, LIMITED, Market Street, Bradford, and Branches.

BROKERS.—W. H. NEWHOUSE, SONS AND CO., 64, Swan Arcade, Bradford.

SOLICITORS.—CRESSWELL, WICKINS, AND CO., 9, Quality Court, Chancery Lane, London, W.C.

AUDITORS.—MANLEY, BRIGHT AND CO., Chartered Accountants, 24, Martin's Lane, Cannon Street, London, E.C.

SECRETARY.—FREDERICK T. NAYLOR.

REGISTERED OFFICES AND WAREHOUSES: 12, BERMONDSEY SQUARE, LONDON, S.E.

PROSPECTUS.

This Company has been formed for the purpose of acquiring, carrying on, and extensively developing the well-known and old-established business of William Cannan, Limited, Manufacturers of Dry Soap, Soap Extract, and other commodities, of Adolphus Works, Bradford, Yorks, together with that of the Snow White Soap Company, Limited, of West Drayton, Middlesex, and Bermondsey Square, London, including the leasehold premises, plant, machinery, stock-in-trade, trade marks, book debts, and the valuable connections, which are exceptionally numerous, there being nearly 12,000 CUSTOMERS on the books of the two firms.

The first-named business was founded by the late Mr. William Cannan in the year 1847, and after his death was registered as a private Company in order to define the interests of the members of the family. The management was in the hands of the two sons of the Founder, but both of these gentlemen are now deceased, the last survivor having died during the past year. Current events having justified a largely increased output, it has been decided to re-organise the undertaking on a more extended basis, and to give the numerous customers and others an opportunity of participating.

CANNAN'S BRANDS.

The firm of Cannan has held a HIGH REPUTATION FOR THE PAST SIXTY YEARS in consequence of the excellence of its manufactures, and obtained a Gold Medal at the Grocers' Exhibition held in 1902. The following are some of their well-known brands and specialities, which have always commanded a ready sale:—

Cannan's Ammonia Soap Powder (Patented), Cannan's Glycerine and Borax Dry Soap, Cannan's Best Musk Paraffin Dry Soap, Cannan's No. 2 Musk Paraffin Dry Soap, Cannan's Extract of Soap, Cannan's Household Dry Soap, Cannan's Aid Dry Soap, Universal Dry Soap, Monster Great Penny and Domestic Penny Dry Soaps, Lathering Lucy, Excursion Washer, Excursion Honey Soap, and Excursion Carbolic Soap.

CUSTOMERS.

The many thousands of customers on the books of the two firms are spread all over the United Kingdom, and include many of the best known houses as Civil Service Co-operative Society, Limited, Civil Service Supply Association, Limited, Spiers and Pond, Limited, William Whiteley, Limited, Osmond and Matthews, Thos. McMullan and Co., Belfast, Army and Navy Co-operative Supply Association, Limited, Star Tea Company, Dakin and Company, George Mence Smith, Limited, Harrod's Stores, Limited, International Tea Company, Limited, John Barker and Co., Limited, Leverett and Frye, Limited, Jones Brothers, Junior Army and Navy Stores, Gadsden and Sons, Collett, Dodds and Co., W. V. Aldridge and Sons, etc., etc.

PREMISES, PLANT AND MACHINERY.

The premises at Bradford which are situated on both sides of Adolphus Street, comprise large and commodious buildings held on favourable terms, and are equipped with the necessary plant and machinery for carrying on an extensive trade in accordance with up-to-date requirements. The buildings include warehouse, packing rooms, stock rooms, canister works; engine house, stables, offices, etc.

The machinery consists of boiling pans, with steam piping and coils, patent mixing machines, several boilers, steam breakers, disintegrator, grinding pans, weighing machines, drums, trays, elevators, and everything necessary to carry on the business in a thoroughly efficient manner.

There is also a complete box or canister manufacturing plant, comprising pressing machines, lid-stamping machines with dies of various sizes, sliding and screw-cutting lathe, cutting machine, table fitted with stoves, and steam fittings for making the drums, guillotine, scoring machines, etc., etc. Box-making being a large item in a business of this description, a very considerable saving is effected by the firm.

SNOW WHITE BRAND.

The Snow White Soap Brand, which has been established between five and six years, is made by a secret process, and is admitted to be the finest article of its kind on the market. This business was originally started for the purpose of supplying laundries, but within the last twelve months the proprietors have also sold the soap in packets so as to make it suitable for the household, and place it within reach of small consumers as well as large. A considerable amount of money has been expended in making the brand known, and as a result a large and constantly increasing packet trade is being done, while the following are a few of the well-known laundries supplied:—Southend-on-Sea Steam Laundry, Limited; Criterion Laundry, Birmingham; Oxford Model Laundry; Mapperley Laundry Company, Nottingham; St. Mary's Home Laundry, Ketton, Stamford; Royal Laundry, Brentwood; Foster's Imperial Steam Laundry Company, Limited, Folkestone, etc., etc.

The West Drayton Works will, with a small additional outlay, produce from 20 to 30 tons weekly, and it is estimated that the greater part of the output will be consumed by the present customers on the books of the two amalgamated firms.

ADVANTAGES OF AMALGAMATION.

It is particularly desired to call attention to the advantages of the fusion of William Cannan, Limited, and the Snow White Soap Company, Limited. The latter Company has some 4,000 customers, and will without additional expense sell, in addition to their own goods, the numerous soap powders and other commodities manufactured by Cannan's. On the other hand, the last-named firm, who have nearly 8,000 customers on their books, will reciprocate by selling Snow White Soap. Another important point is that practically the whole of the expenses of distribution in connection with one of the Companies will be wiped out, as the present travellers of Cannan's, with the addition of one or two of the principals of the Snow White Soap Company, Limited, will undertake the entire sale of the goods, the effect of which will be a large saving. Hitherto Cannan's have had no depot in the metropolis, though their London representative who does an extensvie trade, has repeatedly urged them to establish a London warehouse whereby they would be enabled to considerably increase their sales.

This difficulty will be at once surmounted by the amalgamation, as the large and suitable premises occupied by the Snow White Soap Company, Limited, in Bermondsey, will afford ample room to store the products of both firms. These premises are held on lease on favourable terms by the latter Company, as also are their works at West Drayton, Middlesex, where they manufacture the soap powder.

The sales of Cannan's have been as high as £31,000 per annum, but since the death of Mr. J. B. Cannan the business has not been vigorously worked, and the Directors are satisfied that with the energetic management which is now being introduced, the judicious expenditure of a reasonable amount in advertising, and the benefit of the large additional clientele which is being acquired by the fusion with the Snow White Company, the above figure can be considerably increased, while the capacity of the work is sufficient for a largely extended output. During the month of October the sales exceeded those of the previous month by about 25 per cent., and the November returns show no falling off.

PROFITS AND DIVIDENDS.

Taking the above-named returns of Cannan's as a basis, and adding 50 per cent. for sales of their manufactures to the Snow White Soap Company's customers; allowing for the present output of Snow White Soap, and adding 50 per cent. thereto for sales of that brand to Cannan's customers; also making a reasonable deduction for saving in travellers' salaries, carriage and management in consequence of the amalgamation; the Directors, who have made a careful calculation, are of opinion that the profits of the Company will amount to at least £9,000 yearly. This sum will admit of dividends of 10 per cent. per annum, and leave a substantial margin for reserve and contingencies; but as some few months must necessarily elapse before the full benefit of the above-mentioned economies is felt, the Vendors have undertaken that the dividend shall not be less than 10 per cent. for the first year, and have agreed to deposit a sufficient amount of cash with Trustees to ensure the payment of the aforesaid minimum rate.

The following dividends were paid during the same period by the undermentioned Soap Companies:—Vinolia Company, Limited, 7 per cent.; A. and F. Pears, Limited, 10 per cent.; Joseph Watson and Sons, Limited, 12½ per cent.; Lever Brothers, Limited, 15 per cent., or an average of over 11 per cent. per annum.

EXTENSION OF BUSINESS.

In addition to the above-named property it is intended to establish or acquire premises for the manufacture of Hard Soap, for which purpose the Directors will reserve shares to the amount of £10,000, while the balance, viz., £10,500 will be available for working capital. The Company is now in negotiation for additional works, but due notice will be given to the Shareholders before any binding contract is entered into in respect thereof.

It is also intended to develop the export trade, for which there is considerable scope. The business of soap making has more than doubled itself in this country during the past few years, and the household soap exports from England are larger than the total household soap exports of all foreign countries put together.

The businesses of William Cannan, Limited, and the Snow White Soap Company, Limited, will be taken over as from the 31st August, 1906, from which date the new Company will have the benefit of all earnings. The price to be paid for the two undertakings, including the leases, plant, machinery, stock, book debts, goodwill and effects has been fixed at £29,500. The Vendors reserve the right to subscribe for and have allotted to them on the same terms as the allotment is made to the public, one-third of the Share Capital of the Company, this being the largest amount of shares which they may hold in view of a Stock Exchange quotation, for which it is proposed to make application in due course.

A Brokerage of 2½ per cent. will be paid by the Company on all allotments made on applications bearing Brokers' Stamps.

The Company will take over all contracts and engagements which have been entered into by the Vendors, and which are of a beneficial nature.

The preliminary expenses, which are estimated at £2,750, are payable (except stamp duty on conveyance and costs thereof) by the Vendors, The Snow White Soap Company, Limited, who are the promoters of the Company.

For particulars of contracts entered into see full prospectus.

Dated 10th December, 1906.

Wolfe's Aromatic Schiedam Schnapps

"HEALTHY AS A DUTCHMAN" is an old saying. The inhabitants of a low-lying marshy country like Holland would not be expected to be of sturdy health, but there the fact is—the Dutch are among the hardiest of all races, and people who ought to know will tell you it is because they drink Schiedam. Schiedam is their national beverage, and the action of the spirit upon the system is so beneficial that good health results from its use. In

WOLFE'S

AROMATIC SCHIEDAM SCHNAPPS

we get Schiedam in its most refined form. It is the purest spirit that is manufactured, and either as a "pick-me up" or as a general tonic, has no equal. It prevents the formation of uric acid, and therefore secures immunity from Gout, Rheumatism, and diseases of the Kidneys, Bladder, and urinary organs.

Quite apart from this medicinal value, however, it is the most useful, most refreshing, and most economical beverage that can be taken.

Of all Spirit Merchants and Licensed Grocers.

Wholesal e:—The Finsbury Distillery Co., London.

JOHN BULL'S POST-CARDS.

[JOHN BULL *drops a few post-cards to some of his friends and acquaintances.*]

To His Majesty Leopold, King of the Belgains.

May it please your Majesty,—I see from the papers that you have put up your Minister of Foreign Affairs to announce that Belgium will pursue in the Congo Free State complete and entire freedom of action. Pray understand that unless the conscience of Europe is a mere phrase, Belgium will do nothing of the kind. *You* are the Congo Free State, your Majesty, and the Congo Free State is an infamy in the sight of the world—a government of rapine, ferocity, and murder.

It is all this in order that your royal pockets may be stuffed out with the gold you derive from the profits on red rubber. In seven years, fourteen million pounds of rubber is the harvest which native men, women, and children have been compelled to reap for you under pain of murder or mutilation by your brutal agents and soldiery. Whole villages have been decimated. The heads of native victims have been used to decorate the flower beds of your captains. Hands have been cut off, pierced, strung, and dried before the camp fires. Ears have been severed. Unmentionable mutilations are common incidents of the widespread savagery.

M. Lecroix, who acted under instructions from his superiors to force the natives by any and every means to bring the rubber to the stations, confesses that he alone has killed 150 men, cut off 60 hands, crucified women and children, mutilated many men, and hanged them on the village fences. Do not tell me that this creature was tried and sentenced to imprisonment. It is true. But he never served his term. It was never intended that he should, and the other Belgian ruffians whose instructions he carried out were not even called to account.

It is nothing to me that you are unpopular in Belgium, or that a hundred unsavoury stories are told of you in Paris and elsewhere. Your private life does not concern me. But as a rubber merchant of the Congo, carrying on business under European guarantees, you are amenable to Europe. Therefore you must arrange the red rubber trade on a basis of humanity, even if you lose fifty per cent. of your profits, or—. But I will not threaten. You have had your warning. The sands of opportunity are running out in the glass. Europe will be neither your accessory nor your accomplice.

JOHN BULL.

To the Hon. Mr. Justice Darling, of the Court of the King's Bench.

Pathetic Sir,—How do you feel being a baronet? when you became fifty-seven, though you fail to look it. Please accept my good wishes for several happy returns of the day. Though a somewhat small person, you are a great, or, at all events, a copious humourist; and if you had not adorned the Bench you might have amused the Tivoli. The Bar, it is true, complain that you are insufficiently serious for a judge. After all, however, it is a deadly dull, droning, preaching, canting world, isn't it? and it is depressing to be always regarding one's life as but a preparation for one's funeral. Go on enjoying yourself. It is not *your* decisions which are the most often upset, and solemnity is not a synonym for wisdom. But economise your jokes. One a minute from 10.30 to 4 is a fair average. JOHN BULL.

To Lieutenant George Alexander Lechmere Paton, Northumberland Fusiliers.

Sweet Youth,—Congratulations. I am getting the earth widened for you.

Before the Berkshire magistrates the other day you were charged with manslaughter, though all you did was to knock a man off his bicycle and fatally injure him while riding in a motor-car at a speed calculated by one witness as "forty or fifty miles an hour," and by another as "a flash of lightning," your own counsel having admitted that you had often driven by the same spot, and knew how dangerous it was. In the result, the magistrates decided that, although you might have been going very fast, you were not responsible for the cyclist's death, and they were good enough to recommend that means should be taken by the County Council to protect the public in future. So that your left the court without a stain on your character or a blemish on your tunic.

You were not even charged with travelling at a dangerous pace; the police expressed their sympathy with you and regretted putting you to so much trouble; and your counsel nobly rose to the chivalry of the occasion by acknowledging that the case had been conducted with great moderation, and nothing had been pressed against you unduly. My only surprise in these circumstances is that the magistrates did not immediately open a public subscription to present you with a service of silver plate, handsomely chased.

When next you are motoring in the Windsor district you might put another mile or two on your pace just to clear the road of flies. It is unnecessary to post notices warning human creatures that you are coming. The police can always apologise if anybody else should happen to be using the road. JOHN BULL.

To Sir Henry Echlin, Bart., Landlord of the Rose and Crown, Wooburn Green, Bucks.

Pathetic sir,—How do you feel being a baronet? Pray present my respectful compliments to her ladyship, and when I am up in Bucks I will call in at the "Rose and Crown" and beg that she and you will share a bottle of one of the more sparkling beverages with me. Meanwhile, go on serving beer and whisky; serve it quick and keep it good, and your light will shine before all men.

It may be that the rest of the baronetage will turn up its nose at your being in trade as a publican. But what is good for the Basses and Guinesses, and Allsopps in the Beerage, is good for you in the Baronetage. Besides, the Baronetage of this country has even less to fuss about than the Beerage. If some of our Baronets knew all that is known about their great-grandfathers they would blush terribly. If you are a good publican there is no reason why you should not make a highly creditable baronet, even though you have no fortune to boast of.

By-the-way, did the Hon. S. C. F. Vernon drop you a line of congratulation? You know Lord Lyveden's brother, who also personally conducts a pub. in Bucks, the Falcon Hotel at High Wycomb? He certainly should have done. It was etiquette, if he couldn't call. The best of good luck to you. Once more I raise my hat to Lady Echlin. JOHN BULL.

To J. C. Wedgwood, Esq, M.P.

Dear Wedgewood,—That question you asked Asquith about the relation of future modifications of the income tax to babies promises well, judging by the Chancellor of the Exchequer's answer. I gather, indeed, that he proposes to consider how far he can graduate the tax to accommodate large nurseries. You suggest a system of one rebate per baby. This would certainly encourage the trade in perambulators, which I understand is awfully dull.

It is a queer world. Some people are like the old woman who lived in a shoe—they have so many children they don't know what to do; others don't appear to be able to afford any at all; and others who can afford them are terribly unlucky. However, I leave the future of the race with yourself and Asquith, confident that you will be able to arrange things to the better satisfaction of everybody concerned. I think it is clear that every income-tax paying father is entitled to a rebate of at least fifteen per cent. per baby per annum, with a bonus for double events. JOHN BULL.

THE TRADES DISPUTES "PILL."

Lansdowne: "IT'S AN AWFUL THING TO HAVE TO SWALLOW, BUT—WELL, HERE GOES!" (AND DOWN IT WENT!)

THE CITY OF THE DEVIL.

By the Lord Dundreary.

Long ago, in the middle ages, some sage dubbed Bucharest the City of Vlad, or the Devil, but the reason for such a title has now been wisely forgotten, though perhaps a strict Puritan might discern something devilish in the endless round of pleasure which still prevails. Everybody seems always gay, from the boyard millionaires, who dance and gamble far into the night, to the swarthy street-sellers, who keep up an infinite hubbub. How far the cheerfulness of the lower orders is justified I do not venture to say.

Probably nowhere in the world are class distinctions more acute. Servia has been called "the poor man's paradise," because no one there has very much or very little. On the same lines I should imagine that Roumania might be styled "the poor man's hell." Let me illustrate this by a couple of remarks which were made to me not long ago. I was driving in a sleigh with a young Roumanian. He pointed casually to a great mansion, and said: "The owner was one of our richest men. He had a hundred millions. But he played very high, and when he died he left only twenty-five millions. Only twenty-five millions," he repeated regretfully, as though that number of francs was a very paltry bagatelle.

A lady was lamenting the difficulty of obtaining servants: "It is really very foolish of them," she said, "but the Roumanians have a violent prejudice against going into service, though the great majority of them never have enough to eat. Many never taste meat all the year round. Their only food is *mamaliga*, a kind of dough-pudding made with Indian corn. It is filling, but not sustaining. The women are most to be pitied, for they not only have to work in the fields with the men, but they have to weave all the family clothes, chop wood, and do all the work of the house, and their stomachs are always the emptiest."

It is a significant fact that in many parts of the country the illiterates amount to more than ninety per cent. of the population. The amount of liberty enjoyed by the Roumanian democracy may be gauged by the following fact:—An ordinance was issued a year or two ago ordering all servants to find places within forty-eight hours. Of those who failed to do so, foreigners would have to quit the country at once, and Roumanians would be subjected to police supervision like convicts on ticket-of-leave.

When a government comes into power in Roumania it generally comes to stay. Though it is nominally a constitutional country, the people really have very little to say about affairs. At election-time, money is spent like water. A gentleman told me that when he was candidate not long ago, he had champagne on tap for all comers at his committee-room. It is very usual to slip a bank-note into an elector's hand, but the ballot prevents any certainty that he will vote straight. However, official candidates generally take the precaution of placing a gang of bludgeon-men outside the polling-booths, to keep out the opposition. Voters who persist in trying to come in are badly mauled and if they appeal to the Courts, are involved in endless litigation.

Excepting a few families, who have established a sort of traditional right to office, the upper classes take no interest in politics. Even about the Russo-Japanese war they were utterly indifferent. Paris plays, social functions and small talk are their chief concerns. There are many clubs in Bucharest, and you may be sure of meeting most of your friends at one or the other in the afternoon or evening, when baccarat, écarté, bridge, or poker are the order of the day. The Jockey Club is a magnificent and very spacious building, founded by the late Lord Vivian, and furnished by Maple. The Agricole is the resort of high players. The Jeunesse is mainly frequented by old men, whom the wits call the *jeunesse argentee* (silvered youth).

Nine times out of ten upper-class Roumanians talk French together, even when no strangers are present. This is a habit of very long standing, and has lately aroused agitation among certain Roumanian jingoes. When I was last there, some amateur theatricals were given in French on behalf of a charity, and the students organised a riot outside, which had to be put down by the police.

Most Roumanians love to tell you that Bucharest is "a small Paris." Its gay boulevards, wide, clean streets, comfortable houses, fine restaurants, and tempting shops, are certainly Parisian, but in surprises, local colour and general cheerfulness Bucharest is much to be preferred to the French capital. It is always a pleasure to sit at a window and watch the passers-by. The picturesque old costumes are going out of fashion in the towns, but you may still see plenty of peasants in richly-embroidered garments, carriers with huge flat baskets suspended from their shoulders by a pole, butcher-boys swinging the skinned carcases of tiny lambs, and coachmen clad in marvellous furs and quaint round caps of Lincoln-green.

Private carriages are splendidly turned-out, and even the cabs are drawn by fine pairs of horses with very long tails. The beardless Russian drivers, fat as capons, resplendent in long blue velvet robes, are a great institution. They are notorious for their impudence and extortion, but they drive like Jehu, the son of Nimshi. Perhaps they appear most appropriate and Siberian when the snow comes and they quickly exchange their smart modern victorias for sleighs, which they drive standing up in front.

GREAT INTEREST CAUSED BY AN ANNOUNCEMENT IN "JOHN BULL."

So great an interest was caused by Mr. Warner Oliver's recent articles on the subject of the Hair and its troubles, such as Baldness, Greyness, Scurf, Irritation, Falling, etc., that he has been receiving an immense amount of correspondence upon the subject, and has been able to give advice in a large number of cases of hair mischief which has brought him innumerable letters of gratitude from those who have been cured of long-standing troubles, for which in the past all manner of so-called remedies had been tried.

In his desire to remove popular fallacies existing in regard to the treatment of hair, both in health and disease, he has written a book which fully deals with the subject, and he is willing to give a copy to anyone suffering annoyance with the hair. Seeing that Mr. Warner Oliver is a distinguished consultant in hair diseases it is needless to say no nostrums or anything for sale is offered in this book. All that is necessary to obtain a free copy is mention of JOHN BULL, and whether you are to be addressed as Mr., Mrs., Miss, Rev., or other title. Address Mr. WARNER OLIVER, 4. HOLLES STREET, CAVENDISH SQUARE, LONDON W. —ADVT.

FOR JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]

Mistress and Maid.

Ever and anon the servant question crops up again to the same tune of woe on the part of ladies wanting to be suited. We are now told that the latest figures show there are no fewer than 20,000 places in London waiting for servants. An admirable effort has been made to solve the servant problem by the Metropolitan Association for Befriending Young Servants, of which Princess Christian is president, and for which 788 ladies are working. The Association maintains eight training homes and eleven lodging-houses for the girls under its care, and on the occasion of the last triennial distribution of certificates for good service, 618 servants, who had been in one situation for from three to twenty-one years, received the certificates upon the written recommendations of their mistresses.

A French Scheme.

It is not only in England that the servant difficulty is felt. The ladies of France are also experiencing trials and troubles from the dearth of domestics. In Paris servants are fewer than ever. Forty years ago, according to statistics, there were 1,311,471 women domestics serving French families; ten years ago the number had dropped to 703,148; and to-day the number of available *bonnes* in France is barely 500,000. A great movement is on foot to lessen the need for cooks and other servants, and so meet the difficulty in a way. For instance, it is proposed to erect houses with one restaurant floor on the top, the rest of the buildings to be let out in unfurnished flats. Each tenant would have his or her meals cooked in the restaurant, and served in the flat by an attendant employed by the caterer. It is reckoned that the total cost to each tenant would amount to only about 10 per cent. more than what would be spent on independent housekeeping.

Why Eggs are Scarce.

The mention of housekeeping and cost calls to mind the present scarcity of eggs—which means that those obtainable are dear. Asking the reason of the rise in price, I was told by a dairyman it is due, in a great measure, to the fact that we cannot get any eggs from Russia just now,

and this puts such a pressure upon the home supply of new-laid eggs that it is difficult to meet the demand. "Breakfast eggs are now a guinea a hundred," he said, "and I expect the price will soon have risen to twenty-five shillings. Eggs are always dearer towards Christmas, but this year the scarcity began very much earlier than usual, and many of the eggs I have sold for twopence have cost me precisely the same sum, so there has been no profit on them whatever."

DRESS ALLOWANCES.

With the many temptations that assail the woman with a love for pretty frocks, it is easy to run to any extravagance in matters of the wardrobe, especially when in the hands of a persuasive modiste who brings forth irresistible chiffons and embroideries that, mere trifles though they be, mount up the cost of a dress to an alarming extent. A friend who buys all her clothes from Paris, and is always apparelled in the most enviable manner, confides to me that she puts the check on her purse by making it a rule never to give more than £20 for a dress and £4 for a hat. There are scores of women, of course, whose dress for the year has to be kept within the limit of the aggregate sum of £24; but there are others, again, whose evening gowns never cost less than £60 or so, and whose simple tailor-mades are valued at anything from £10 to £25. The lady alluded to manages to make a wonderful show in evening gowns at a comparatively small price, the secret of her success being that she deals almost exclusively with one Parisian firm, and some of her frocks are consequently made for her on "advantageous" terms. This is one of the benefits derived from being a regular client. In regard to millinery, too, she is privileged, and, by refusing not to swerve an inch from her determination not to exceed the stated eighty shillings, she sometimes—only sometimes, mark you—triumphs over the possession of a nine-guinea hat for £4.

MICAWBER'S ADVICE.

There is no doubt that many women would be all the richer for the adoption of some sort of system in the spending of dress allowances, for promiscuous buying is deceptive, and weans one from living up to the hint conveyed in Mr. Micawber's wise words: "Annual income, twenty pounds; annual expenditure, nineteen-nineteen-six; result, happiness. Annual income, twenty pounds; annual expenditure, twenty pounds-ought-and-sixpence; result, misery."

A LEGEND ABOUT LACE.

There are few women who would not delight in the possession of genuine old point lace, which, for personal ornament is hard to rival. Never was lace more fashionable than it is to-day, and there is a happy catholicity of choice among fashionable laces, for every kind is worn, from simple torchon to point de Venise—which reminds me of the pretty legend that is generally accepted concerning the origin of flat Venetian point. The story goes that a sailor-lad, on his return from a long voyage, gave his betrothed a tiny spray of the *Kalimedia Opuntia*, a seaweed which is now familiarly known as "mermaids' lace." After a few days the girl saw that her lover's gift was fading, and, anxious to preserve at least a record of the seaweed, she set about copying it with her needle and thread, the only mediums at her command; and the skilful imitation that she produced was destined later on to become world-famous, and similar lace to be counted among the most precious possessions of queens.

ROYAL GIFTS OF LACE.

It has been said that a volume might be filled with extracts from the various inventories of the Courts of England, France, and Germany describing Venetian lace, cited as Royal gifts or purchases—from a cloak mentioned among the belongings of Anne of France, in 1480, and valued at the equivalent of four thousand pounds, to a collar for Louis XIV. that took two years to make, and was paid for with two hundred and fifty pieces of gold.

THE NEW "BALLET-SKIRT" MUFF.

The latest thing in muffs is distinctly novel, and comes, of course, from Paris. The new muff is long and very soft, and is covered with satin, over which is thrown a "ballet-skirt" of the finest, softest sable or ermine, lined with frills of chiffon, the "skirt" being quite separate from the muff except where it is stitched to it invisibly at the top corners.

WHAT A COMPLEXION SPECIALIST SAYS.

The secret of keeping up a good complexion and fine skin depends, to a great extent, on the amount of skin food applied, and the care taken to prevent the skin from cracking and suffering from over-dryness. Only a few days ago a West-End complexion specialist informed me that, in her opinion, soap should never be used for the face. "Good creams and ointments are far better for the skin," she said, "the tendency of soaps, when used to excess, being to wither the skin and encourage the formation of ruts and wrinkles."

FOR BUSINESS MEN.

In America and in Germany the need for Encyclopædias dealing mainly with Business has been recognised, and the study of these works forms part of the Commercial training of young men in these countries, but the great Publishing Houses in England have hitherto neglected to attend to what was an undoubted want in this country. The BUSINESS ENCYCLOPÆDIA supplies that want; it is the only book of its kind in the market. It deals with nothing but Business, but it deals with this great and increasingly important subject fully and completely. The BUSINESS ENCYCLOPÆDIA is, therefore, not a luxury, but

A Business Tool

and, as such, is absolutely necessary to the young man who wishes to succeed, whether as Clerk, Cashier, Accountant, Book-keeper, Shopkeeper, Tradesman, Agent, Manager, Commercial Traveller, Merchant, Manufacturer, Stockbroker, Property Jobber, Financier, or Capitalist. It is equally necessary to the mature man of Business, who wishes to keep in line with new methods and new systems of Business.

The Growth of Commercial Centres

is a proof that the English Clerk realises he can no longer afford to be inefficient, but finds he must be equipped with the special commercial knowledge appertaining to his craft, if he is to compete successfully with the foreign clerk. The BUSINESS ENCYCLOPÆDIA enables the ambitious clerk to perfect himself in all the knowledge he needs in order to increase his value in the commercial market. The clerk who acquires and makes diligent use of it, does not need to turn out again when his day's work is done, to attend a commercial school. He has a referendum always at hand to tell him all he wants to know about Business and Commerce. And he can acquire it on such terms as have never before been suggested in connection with a work of this kind. A first payment of 3s. brings the complete set of six volumes to the subscriber.

For the Small Investor.

By means of the BUSINESS ENCYCLOPÆDIA the small Investor can send out his mite with the same assurance of its bringing in an adequate return as the investor of more considerable amounts. The same applies to the Speculator. Every detail relating to money is fully explained, and the most profitable methods of dealing with the smallest to the largest sums relatively considered. The BUSINESS ENCYCLOPÆDIA enables an intelligent man to follow all the movements of the Stock Exchange, and to understand and profit by the many articles in the daily papers, and the operations of the Money Market generally. It is *the* book for the man who wants to make the most of what he has, and to ensure a reasonable return for it.

A FREE BOOK.

We have compiled a handsomely illustrated book,—"THE PRACTICAL BOOK,"—which we will send to you *post free*. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia" and how it can be obtained for a payment of 3s., the balance to be paid by small monthly payments.

To the CAXTON PUBLISHING CO., Clun House, Surrey Street, London W.C.

Please send me, *free of charge*, a copy of "THE PRACTICAL BOOK."

(Send this form or a post-card mentioning this paper.)

Name .....

Address .....

.....

J. 1512.

AN AMERICAN GIRL IN LONDON.

(Being the letters of Miss Peggy Warrender, of Richmond, Va., to her favourite aunt.)

DEAR AUNT LAURA,

To-day you are a refuge and a necessity. For I am experiencing that terrible combination—a London Sunday and the rain. Small wonder that sensible residents take to week-ends out of town. In London there is nothing to see and nothing to do. Everything is forbidden—everything is under lock and key—museums, churches, restaurants, telephones; even the sun! After a day's futile attempt to break the monotony, we are all sitting around, blinking like owls, or writing letters violently. Dad and I sauntered out after luncheon and discussed the possibilities with a policeman for five minutes, finally accepting his advice to "go to church." We went to Westminster, and as it was very crowded, we sat way back in a corner, and had glimpses of noble architecture, and once in a while the voice of the preacher reached us from very far away. But the moment the service was over, and we wanted to wander through some of the dear old corners of the Abbey, we were ruthlessly turned out into the rain.

We have seen it before, however, several times, with an ever-growing interest. From the tombs of the Plantagenet kings down to that last grave alongside "Davy" Garrick, where Ellen Terry's wreath was yet unfaded, it has been like seeing history acted. I like better the sermons preached by the cold stones and mute columns than all the glowing words which could be spoken from the pulpit. Father would be very shocked at such a sentiment, but you would think the same, dearest auntie in the world. It seemed so queer, in the Poets' Corner, to come on a bust of Longfellow (the only American so honoured). They seem to think, over here, there never was another worth while. The first two weeks we were here we were invited to dinner or tea half-a-dozen times by English people, who, to make us feel at home, quoted Longfellow. Helen has bought a complete edition that she may not again be taken unawares.

After Westminster, the ordinary American is most eager to see St. Paul's. We have been only once, but that was quite sufficient for me. The exterior is beautiful and, especially from the river, most striking, but to me the interior was a great disappointment (except the dome). Over here there is a cult of Christopher Wren worshippers. Well, they're welcome to him! I'd rather he came from England than Virginia. I suppose I'm horribly prejudiced, but that man does get on my nerves. He couldn't see any beauty in any idea that didn't originate with himself. If you could see the wonderful walls of the Templars' Church that he covered up with wainscot, and the dear old Norman chapel in the Tower that he wished to destroy, you would realise what a vandal he was. And then, did any man in the history of the world ever have such an opportunity, and make so little of it? Here was a great city quite levelled by fire, and he was asked to rebuild its cathedral and all the churches in harmony. And if you could see some of those churches you would know where the phrase "monumental ugliness" came from! Well, God rest his bones; at least he had faith in himself. He was buried in the crypt of St. Paul's, and had placed over his tomb: "If you would see my monument, look round you!"

By the way, I have forgotten to mention before one of the conundrums that we have not yet solved, continually before us, and, to our American minds, quite inexplicable, which is at the same time a human being, an ideal, and a language—I mean the English Cockney.

Speaking of accents and "lingo" always reminds me of the perfectly terrible reputation we have over here for slang, slovenly speech, and a great lack of culture. We have not been long in finding out the reason. Never, auntie dear, in any of the great cities of America have you seen the type of American that seems to pervade London. It seems that uncultured Americans are the only people of that class in the world who have money enough to travel extensively, and the result is funny! One night in the hotel drawing-room Helen and I observed a great Middle West American (the County Chairman style, you know) talking to a young man about his experiences abroad. "D'ye know, the only good time I've had is when we get a box at the opera, and mother and the girls can spread themselves in front and let me go to sleep in the corner. If the music don't make too much noise I drop off in a jiffy. Don't talk to me about galleries and museums, and such like. I've seen enough old paint since I've been over here to paint my house and barn four or five times over, and as for churches, I've climbed so durned many church steps I'm ashamed to look a pair of stairs in the face." Just then Helen was seized with such a fit of coughing that I had to move in with her, and missed the rest. And then they say, "These dollar-worshipping Americans!" They never stop to consider that that man would seem just as funny in Boston or New York as in London.

We have often seen him in plays, and read of him in books, but that is quite far from conveying an adequate impression. You simply can't imagine how distinct is the class line over here. In our country you may meet wonderful people who speak slovenly English, because they are careless and haven't good taste, but here you may absolutely judge a person by the words that come out of his mouth. These English love to rail at us for our accent, when we have only established the medium. Over here, they have the "awfully" good and "awfully" bad. It was as much as ten days before I became used to recognise my room when the bell-boy would call "Foive heighty-height." I used to make them say it over for fun. Since there is no common ideal, these Cockneys are only used to talking to people of their own class, and don't assimilate with other classes any more than as if they were French or German. They dress alike and talk alike, and walk alike, and only in *assurance* are universal English. If you go into a store and wish to match a piece of velvet they will tell you that mauve is purple and that crimson is magenta with the most complete *sang-froid*. I am sure if Charles Wagner had lived in England instead of France his book would have been called "Where ignorance is bliss," instead of "The Simple Life." But these Cockneys are deliciously funny, and they don't know it, so they must be forgiven.

Yesterday we went for the third time to the National Gallery. You know mamma's *penchant* for art as revealed by the brush. Well, the first time we went there, she tramped around all day in two shoes of different pairs, without knowing it, she was so excited! Poor little mamsey! She went to bed that night at nine o'clock, and I'm quite sure that every half-hour she had visions in variegated paint. To describe the National Gallery to you would be like attempting an essay on "The World." To me it was a kaleidoscope, with as many disappointments as realisations. The disappointments were mostly foreign and the realisations mostly English. I expected to see great Titian and great Leonardo and great Raphael, and I saw great Joshua Reynolds and great Turner. For to us, who have been nurtured on photograph and description and imagination of the old Italian masters of the first class, we will not be satisfied this side of Italy. In the National Gallery you could spend days in following the intricate windings of Italian art in the Renaissance—of Flemish art in the Renaissance—of English art always. There is a room full of Turner's—not one row, but three and four! When you weary of looking at "The Fighting Temeraire," there is always "Caligula's Palace," or "Dido constructing her Fleet," or some other riot of colour. Dad asked one day if Turner was always drunk. Mother replied, "To our prosaic sanity, I suppose he was," which dad didn't understand, but I thought needed no further comment. Dear, darling auntie, when uncle Joe asked you to marry him, I suppose to him the sunset was crimson and gold. He is "mere man." But to you it was Turner. Of that I am sure. How lucky are these English! Not to mention the other wonderful collections here, there is enough truth and beauty in the National Gallery to last one a lifetime. It is like a temple, continually offering up incense and prayer. That the prayer is as yet unfulfilled you may be sure when, on coming out suddenly in Trafalgar Square, you look up at Nelson's statue and know his desire, and remember that Lady Hamilton died a pauper—even though she may have won the Battle of the Nile, or when you walk across the square to St. Martin's-in-the-Fields, and cannot even find the grave of "Poor Nellie" buried there. For England must still be "respectable," even at the cost of all ingratitude.

If you find me taking to moralising, you must forgive me, as it seems to be in the air. The deadly seriousness of life is penetrating me. Besides, anyone who attempts to digest the riches of London in a few short weeks is liable to become morbid. I'm quite sure one might live here fifty years and not really know it. It becomes more interesting every day.

Not so your little Southerner, who is quite overcome by the weather. I would like to have two mint julips and hear a real "coon" song once more!

Your beginning-to-be-homesick

PEGGY.

READERS (of any age, size, or sex) who want to know how to DEFEND themselves EFFICIENTLY against attacks by ruffians, burglars, etc., or how to DEVELOP the muscular system normally and symmetrically, or how to CURE chest or stomach complaints (indigestion, etc.), please send three penny stamps for book showing eight methods, and telling you all about the wonderful system of JU-JITSU—Japanese Physical Training and Self-Defence—to Professor VERNON SMITH (Instructor to London Volunteers), 203, High Holborn, W.C.

S171 Sterling Silver **HAND MIRROR**, 10½ inches long. 21s. Smaller size, 9½ inches long.

Boots Price, 15/-

CASH Boots CHEMISTS LTD COPYRIGHT

Drugs & Gifts

The Largest Gift-Sellers in the Country.

A FEW CHOICE ARTICLES SUITABLE FOR XMAS PRESENTS.

S112 Sterling Silver Cherub Design **HAND MIRROR**, 11 inches long.

Price 17/6. Boots

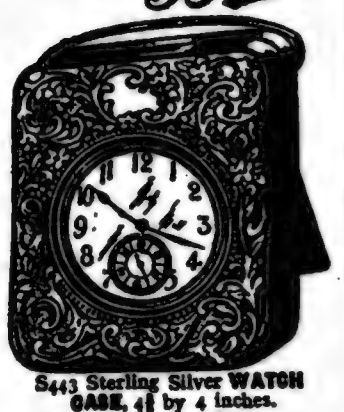
S406 Sterling Silver **INK STAND**, 1½ inches high, 9/6; 1⅞ inches high, 12/6; 2½ inches high, 18/6

Boots

S2009 Sterling Silver, New Registered Design, Richly Chased, Afternoon Size **TEA SET**.

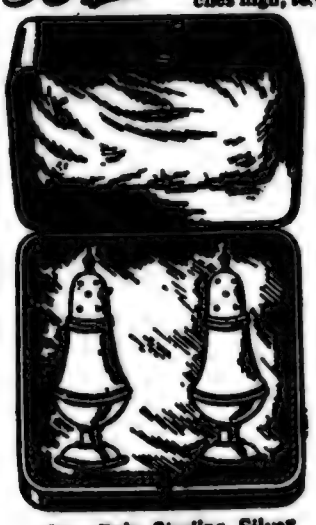
Price £4 10/-

Boots



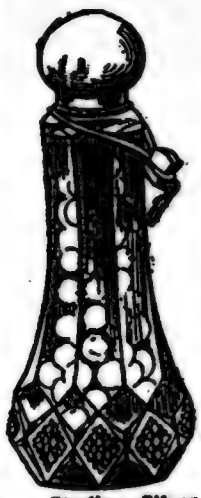
S443 Sterling Silver **WATCH CASE**, 4⅛ by 4 inches.

Price 8/6. Boots



S53 Pair Sterling Silver **MUFFINEERS** in Case Complete. Price, 10/6.

Boots



S334 Sterling Silver and Cut Glass **SCENT** or **SALTS BOTTLE**, filled complete.

Price 1/11. Boots

S372 Sterling Silver **HATPIN STAND**, 5 inches high.

Price 3/11. Larger sizes, 5/6 and 7/6. Boots

S54 Sterling Silver Engraved Chatelaine **NOTE BOOK**, size 2⅞ by 1⅞ inches.

Price 13/6. Plain do. 12/6. Boots

CASH Boots CHEMISTS LTD COPYRIGHT

Come and look round any of our large Fancy Showrooms. You will be interested and not pressed to buy; but if you cannot call we shall be pleased to send you our Illustrated Catalogue free. Write us at 82-83, High Holborn, W.C., or Head Office.

All Articles above 5/- sent carriage paid; below this amount 3d. extra will be included to cover postage.

Head Office: STATION STREET, NOTTINGHAM.

JESSE BOOT, Managing Director.

BULL'S EYES.

[Being flashes of wit and genius from members of our staff—mostly after dinner.]

CONSEQUENCES :—

A stoker.....met.....a soldier.....in disgrace..... The stoker said, "I mutinied, was Collard, and got five years."..... The soldier said, "I robbed the nation, and was dismissed."..... The consequence was.....a comparison.....And the world said, "There seems to be something wrong somewhere."

.....

Cousin Jonathan.....met.....John Bull.....in a difficulty.....Cousin J. said, "How *do* you manage with the Japs?"..... J.B. said, "How *do* you manage with the Chinese?"..... The consequence was.....a wish to exchange.....And the world said, "One man's meat is another man's poison."

.....

Nurse Trade Unionist.....met Master Peer.....in the Westminster nursery.....She said, "Now, no more dispute, Master P.; you must take your pill."..... He said, "Let me play a little longer; I'll be good."..... The consequence was.....he did as he was told.....And the world said, "It's about time that child was put to bed."

SOME UNFOUNDED RUMOURS :—

That George Alexander intends some day to put the "House of Commons in Order."

.....

That L.C.C. also stands for "London's Cash Consumers."

.....

That the *Times* is trying to get "Witty Cur's Almanac" at less than the usual trade terms.

.....

That the accountant who committed suicide recently, under the delusion that "he was not worth his salary," was a Civil Servant.

.....

That the introduction of "promotion by merit" into the Army has caused dismay among the officers.

.....

That Mr. Hocking's "Woman of Babble on" is a Suffragette.

.....

That Trade Unionists are grateful to the House of Lords.

MISS-Q'S :—

In jailo quies (in coelo quies), "rest in jail"—a much-sought-after haven at the present time.
Entre nous—"this is where *we* come in."
Ex curia—"from a desire to know."
Felo de se—"a friend of himself."
Ad interim—"until pay-day."
Ad infinitum—"until the doch an doris."
A posteriori—"a kick form behind."
Coup de grace—"the last drink."
De profundis—"wine from the wood."
Infra dignitatem—"below the gallery."
Les affaires font les hommes—"things make men swear."
Lex talionis—"the law against scratching."
Non sequitur—"no followers allowed."
Nosce te ipsum—"not tipsy."
Noscitur ex sociis—"he is known by his socks."
Pax in bello—"freedom from indigestion."
Pro bono publico—"an excuse to air our thoughts."
Quantum libet—"a good long drink."
Si monumentum requiris, circumspice—"if you want a tombstone, look round and buy it before you die."
Siste viator—"stop and have a drink"
Si vis pacem, para bellum—"if you want peace, have a good row first to clear the air."
Solvuntur tabula—"a leaf is taken out of the table."
Supersedes—"sit on him."
Stet—"don't offer him a chair."
Vice—"in the place of (virtue)."
Summum bonum—"the merrythought."

BARGAINS BY POST :—

FOR SALE, cheap, a Combine, Nearly new, together with scales guaranteed to give 15 ounces to the pound. Will take orders for soap in exchange.—Apply, W.H.L., Port Donelight.

.....

A BARGAIN, the title of "Dr.," somewhat the worse for wear, property of an eminent divine who has no further use for it.—Address, C. Lifford, at the sign of "The Nonconformist Conscience."

.....

GREAT CLEARANCE SALE of Unredeemed Pledges. Large variety, some slightly soiled.—Particulars from The Progressive Pawnbrokers, L.C.C. Offices.

.....

ADVERTISER has a wide selection of strong and useful epithets, specially suitable to intending Councillors or American politicians. Special terms to cabmen and troopers. List from Politician, Carnarvon.

The shareholders in the *Times* are dissatisfied; they want the old times back.

In a case at Lambeth last week, defendant's counsel said, "There are lots of women who carry money in their stocking." How does he know?

An American railway has had the misfortune to kill its own president in an accident. Had it been the presiding genius of a rival system, we should have felt inclined to put it down as another example of "American business methods."

A man working on the dome of St. Paul's saw someone putting on two suits of clothes in a warehouse, and reported the matter. The thief was getting the clothes—"on the cross."

Macmillans have just published "The Royal Manor of Hitchin." The spelling is not ours, but we imagine that all classes suffer alike.

Sisleys have issued "After the Fault: a Story." That's the usual thing.

Those ladies who wear loose, flowing sleeves we can safely advise to read "The Safety of the Honours," before playing bridge.

A book entitled "Mr. Punch's Scottish Humour" is announced. This explains a lot.

"The Citizen Rifleman" is worthy of special mention, being closely associated with "Bull's-eyes." In early days the cry was "Riflemen, form"; now it is "Riflemen, reform."

Ward, Lock and Co. have published "The Counterstroke." We hear of a companion volume, "Sign, please."

We were shocked on reading the heading "Twins at 87" in the *Chronicle*. It seemed somewhat improbable, but we were relieved to find it referred to two old Devonport brothers. Are they Plymouth brethren?

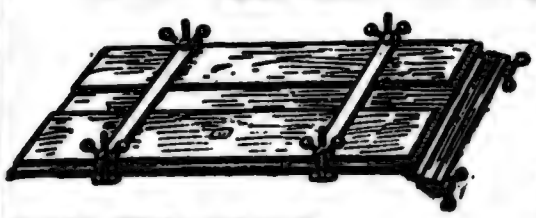
Men are being rapidly edged out from legitimate fields of activity. Here is an advertisement: "Boy wanted; one used to striking preferred." This comes of the new Compensation Act.

A dosser collecting newspapers for a park bed informed a Hammersmith resident that the *Daily Mail* makes a very warm bunk. The householder winked and murmured "Hot stuff," as he passed out a package.

WHY WEAR TROUSERS

That are out of shape when our "TWIN-SCREW" PRESS, fitted with a New and Simple STRETCHER, will

PUT THEM RIGHT IN ONE NIGHT.



Only **12/6**
Carriage Paid.
Highly polished Boards.
Plated Fittings.

STRETCHER only **3/6 and 4/6**
Easily fixed to any Press.

JUST THE THING FOR XMAS PRESENTS.

Also made in several other qualities. Complete List, "K" Free.

THE EVERITT PRESS MANUFACTURING CO.,

17, Laurence Pountney Lane, Cannon Street, E.C.

"We should all seek to make friends, and keep them," says John D. Rockefeller. We can't all afford it.

There are to be no New Year's honours, but the *Express* is not in mourning. "Hope springs eternal," etc.

High-top boots for dogs are now being sold in New York. The favourite leather, of course, is calf.

Robin Adair was sentenced to eighteen months' hard labour at Clerkenwell, for Robin a doctor.

"Jonah's Luck" is the title of a recent book. It probably relates the history of his bringing-up. There should be a good prophet in it.

"Marvellous shooting by the 'Drake,'" says the *Globe*. Not ducks, we hope.

A "League of Universal Rights" has been formed. They will first have to enforce the right to a hearing.

According to Mr. G. K. Chesterton, "It is knowledge of the existence of lamp-posts that makes men desire the light." It depends where they have been dining.

Country Life says, "The spit dog has almost gone out of existence." The spitting puppy is unfortunately still with us.

"What is 'Dry Farming?'" asks a contemporary. Harvesting for a teetotal farmer, we should fancy.

A lady named Parsons advocates "trial marriages." Bad for the Parsons!

"C.-B." spent the other Sunday afternoon in the Park, listening to the orators. A good thing they didn't C. B.

In the Old Kent Road there is a meat store for domestic animals, at which the following notice is posted: "Cats' and dogs' meat, 2½d. Families waited upon daily for orders." Pussy is getting up in the world.

A distinguished Greek, Dr. Mar[illegible]mis, has just died, aged 114. He would have lived considerably longer, no doubt, but his deplorable habit of smoking ten cigarettes a day and taking a liqueur after each meal has cut him off.

Mr. Bodkin appears to be rather a sharp man. Recently he told a witness not to be shy, and that "most women have legs." Now that our attention has been drawn to it, we believe he is correct.

An Indiana schoolmistress has been asked to resign because, being very pretty, she has a host of admirers. Those who have compelled her to take this step have none.

The average age of 21 people buried at Yarmouth lately was 82 years. It must be the bloaters.

The Gloucester Hotel case disclosed some curious facts. It appeared from the "visitors' book" that "Mr. and Mrs. Johnson" had lodged there on nearly 60 occasions since last January. This certainly looks like "too much Johnson."

We note the Rev. E. Boyce has been preaching on "Can a man be a Christian on £1 a week?" We think it far more likely than on £15,000 a year and two palaces.

A woman complained at a police-court recently that her husband refused to wash himself. Probably it was a protest against Trust soap. Still, it is a free country; you are bound to be vaccinated, but you can please yourself about ablutions.

In a hire-purchase case recently a lady said: "Hire-purchase, indeed! I call it vampire purchase!" Probably the piano had not been paid for; there is generally a "vamper" not far away.

The Preston Guardians have ordered that all babies who reach the age of nine months are to be taken away from the mothers at the Inebriates' Home. They are then to be taught to take to the bottle.

One of the Guardians predicted a riot if the order was enforced. "They bring out what is best in women," said he. He is evidently full of the milk of human kindness.

LIPTON'S TEA

THE

LARGEST SALE IN THE WORLD.

Popularity
Proves Superiority.

Lipton's Teas Excel All Others.

DRINK AND ENJOY

LIPTON'S DELICIOUS TEAS

Direct from the Tea Gardens.

THE BEST. 1/9 THE BEST.

NO HIGHER PRICE.

LIPTON'S SPECIAL

AT

WONDERFUL VALUE. 1/6 A SPLENDID TEA.

BETTER THAN OTHERS' "BEST."

RICH, PURE TEA

AT

1/- 1/2 & 1/4

Buy from the Growers,

LIPTON, LTD.,

TEA PLANTERS, CEYLON.

BRANCHES AND AGENCIES EVERYWHERE.

JOHN BULL'S LETTER BAG.

[John Bull *replies to some of his numerous correspondents.*]

A Large Number of Readers have written us in reference to our recent announcement as to the serious condition of Mr. Chamberlain's health. We can only repeat that everything contained in our article was strictly true.

The Imperial Fine Art Corporation, Ltd., 64, High Holborn, write calling our attention to the paragraph in their prospectus to the effect that the recipient of their goods who does not care to keep them may be refunded the postage for their return. The Corporation say they have invariably complied with this condition, and have had no complaints.

"Mureal" (London, E.C.) writes by same post sending us three advertisements of these cheap engravings, inserted in a single copy of a magazine. They bear a striking family resemblance, though emanating from the Standard Engraving Society, 89, Farringdon Street; the Oxford Fine Arts Galleries, 90 and 92, Oxford Street; and the Imperial Fine Art Corporation referred to above. By the way, "Mureal" says that our readers ought to be informed of the importance of the little sentence in red print, hardly observable, upon the printed card of request issued by the Imperial Fine Art Corporation. We certainly agree that more prominence should be attached to it, as if this small print is not observed and acted upon, the applicant, who probably intended having an engraving upon approval only, is landed in an absolute purchase.

"Solicitor's Clerk" (Mapperley) also writes with reference to this matter. He says: "Some six or seven months ago, I sent a post-card to the Imperial Fine Art Corporation asking for catalogues, and in reply I also received an unsolicited picture with a request to send along 2s. 9d. or return the picture. I ignored the request, and about a week later I received a letter from the "Corporation" again asking for 2s. 9d. or the return of the picture. This letter, by the way, was a *printed* one! To this letter I politely replied that if they would refer to my post-card they would see that I merely asked for *catalogues*, and the picture was sent to me without having been ordered by me, and if they wished me to return it they must send me on the necessary postage! I (as I expected) heard no more from the "Corporation" and I am still the proud (?) possessor of the picture." "Solicitor's Clerk" is evidently one of those who did not notice the small paragraph in the request for catalogues, referred to above, but in his case, at any rate, the biter has been bitten.

R. W. H. (Bury St. Edmunds) asks if he shall give Cooper a drapery order. We have been making enquiries, and we think he may. R. W. H. noticed that we called one of our admirers a brick, so he hopes there may be "mortar follow." Tut, tut.

"Welsh John Bull" also inquires about Cooper, and J. S. W. (Doncaster) sends us more of Cooper's advertisements together with a "free cancer coupon," which does not fill us with enthusiasm. Cooper is now apparently a bootmaker, a billiard-table maker, a jeweller, a furnisher, a piano-maker, a furrier, etc., etc. There seems no limit to his enterprise.

J. S. W. (Gowerton) has been favoured with the blandishments of Tanqueray, the "free portrait" swindler, who now says you need not buy a frame if you pay 10s. for "packing, freight charges, etc." Tanqueray's latest circular exclaims "Vive l'entente cordiale!" What we want is an entente for the suppression of Tanqueray's knavish tricks.

"Scottie" (Dundee) complains of a similar firm (the Pretoria Fine Art Co., 111, Bigner Street, Manchester), which extracted a photograph from Mrs. Scottie, and promised a crayon enlargement free of charge. Now she finds she is expected to pay 15s. 6d. for a frame. Of course, she must do nothing of the kind. But whether she will ever get her photograph back is another story.

M. M. M. (Brixton) writes (with some vehemence), "For the young folks' sake, for your sake, for my sake, and for God's sake"—(why put us before his Maker and him?)—try and dry up the ink in Jabez Balfour's fountain pen." We don't mind Jabez so much as ——. But we forget, we are not a party organ. Anyhow, why sneer at Jabez for having been a "model prisoner"? If he had been the reverse, his gaolers would have done more than sneer. All the same, perhaps he might brag less about it, though it is very nice of him to want to earn an honest Carmelite living. He is lucky to have found a sympathetic friend in Lord Northcliffe, D.N.

H. L. (Sheffield) sends us a new version of the National Anthem, by William Booker. We sing it with pleasure.

"Abbott" (Wood Green) tries to teach us grammar, and tells us not to bow "to anybody without common reasoning power." So we do not bow to "Abbott."

Miss E. W. (Liverpool) writes: "Please reply through the medium of your valuable paper if gentlemen can use silver-backed brush and comb and oblige." Of course, but they prefer gold.

C. C. (Ealing Common) asks what can be done with "unprincipled roguish people" if imprisonment for debt be abolished. The answer is: "Refuse credit." Of course, if they obtained credit fraudulently, they could be punished. What we object to is the incarceration of people because they happen to be poor. C. C. must not feel spiteful about a wedding-cake, ordered nine years ago and not yet paid for. Honeymooners have many things to think of. He may yet receive an order for a christening-cake on the same terms.

V. W. (Warwick Road), "Nemo" (Bristol), "Ecrivant" (Bournemouth), and T. M. (Peabody Buildings) write to us about Hapgoods. We can only repeat that we believe they do their best to provide suitable posts for their clients.

T. H. (Blackburn).—"Quis custodiet ipsos custodes?" means "Who will guard the guardians?" We used the phrase to ask "Who shall criticise the critics?"

A. J. M. (Notting Hill) wants to rush into the Socialist controversy before mastering the rudiments. He should read first and then write (if he must). We suggest a course of John Stuart Mill, Herbert Spencer, and Auberon Herbert.

We agree with T. W. (Enfield) in protesting against the sentence of six months' imprisonment passed by Sir Ralph Littler, K.C., at the Middlesex Sessions upon Alfred Ball, a commission agent. Ball was accused of making bets in a public-house at Potter's Bar. The witnesses against him were policemen disguised as carmen, navvies, etc. He pleaded a very plausible alibi, and the jury only found him guilty after much hesitation. Sir Ralph exhibited great prejudice and justified his savage sentence by the following piece of philosophy: "They knew that working-men's homes were utterly ruined and that men were arraigned in that court for embezzlement and theft through betting, and by the way in which bookmakers persisted in tempting them." The same thing might be said about stockbrokers. This is clearly a case for enquiry.

H. W. (Harlesden).—If you had read John Bull, you would know you were rather late in the day with circulars from the British Watch Co.

H. E. H. F. (Shepherd's Bush) thinks our references to "Queer Hardie" in No. 17, under "World, Flesh, and Devil," are inconsistent with our consistent condemnations of Socialist fallacies. But if H. E. H. F. will turn back to the passage, he will see that we only said we did not blame "Queer" for boldly seizing his opportunity—an opportunity not likely to recur. And why quote the proverb about glass houses? If we lived in one, we should be plucky to start stone-throwing. But H. E. H. F.'s stone has missed its mark.

J. G. (Richmond) appreciates our attitude towards shams, and wishes us to attack the living-in system. "In these enlightened days," he says, "no other class of workers would submit to the indignities and humiliations, to which the shop assistant is subjected." But are these really enlightened days?

R. F. (Stockport) has been making further inquiries, and is informed that the gross income of the Bishop of Worcester is only £4,200 a year, and points out that out of this sum the poor Bishop has to pay his travelling expenses and to entertain candidates for ordination. In "R. F.'s" opinion, the position of the Bishop is very much like that of a commercial traveller who receives a stated sum, out of which he has to pay all his expenses. We are afraid the simile does not end there. By the way, has "R. F." read "The Fatal Opulence of Bishops," by the Rev. H. Handley, published by Messrs. A. and C. Black in 1901?

H. C. (Birmingham) informs us that he wrote to ten or twelve of the leading insurance offices who do fidelity guarantee business, asking for a copy of any indemnity agreement of which they require the signature in the event of a satisfactory proposal, and, strange to say (or is it strange?), in no instance did he get a satisfactory reply!

A. D. C. (London) thinks us inconsistent in condemning the *Daily Mail's* Havre correspondent for his indecent attentions to General Ouchakoff, and at the same time blaming Mr. Asquith for his recent references to the "sinister and nefarious" character of the profession of journalism. Has not A. D. C. ever heard of the unfairness and folly of generalising from a particular instance? Does he take the *Daily Mail* as a fair specimen?

V. W. (Richmond).—Thanks for letter. We always appreciate well-meant criticism. As regards the Christmas Box Scheme, will you communicate direct with the Publisher?

"A CORRESPONDENT" (London, W.) gives us some further particulars of "F. Alice, Financier," County Chambers, Hounslow. He is supposed to be connected with a "Dr. Kennedy," who is practising as a dentist at 272, Oxford Circus. We are keeping our eye upon these gentlemen. E. D. also gives us some interesting information respecting the bogus *Gentlemen's Journal*—out of which the proprietors appear to be making a fairly good thing.

H. L. (Aberkenfig) says our recent correspondent "A. E. E." was wrong in saying that post office scales are not inspected in the usual way. He knows of a case in which a local postmaster was recently prosecuted and fined for not having his scales tested. We shall be glad of a reference to the case.

M. M. (Brixton Hill) regards "Dr." Walford Bodie as "either one of the greatest benefactors of suffering humanity" or "one of the biggest frauds of the day." We regret we are not in possession of the necessary material to enable us to decide the point, and, therefore, we are in justice bound to give "Dr." Bodie the benefit of the doubt.

J. H. F. (Newcastle-on-Tyne) writes, in reference to "A Regular Reader's" doubt that JOHN BULL was recently sold at threepence a copy, to say that one Saturday recently he was offered threepence for a copy in the train going from Newcastle to Acklington, and that by a miner, who explained that there were "nee bookstalls past Morpeth, and nee newsagents in Widington."

F. B. (Portsmouth) bought a watch from Robert H. Ingersoll and Bro., of Ely Place, for the sum of 5s., and says it would not go—so he sent it back and got a different one in exchange, and that would not go. Then he got another, and so on, with the result that he returned no less than five. On the other hand, Ingersolls write that they had had one of the returned watches going for several days, and that it was in perfect condition, and they, therefore, declined to do anything further. We believe Ingersolls to be a respectable firm, and would advise F. B. to give the watch another chance.

JOCK (Liverpool) asks whether seamen are ever likely to have a Parliamentary vote. We think they will before the present Government comes to an end. He also asks whether it is legal for a British captain or consul to pay off seamen in a foreign port through sickness. We are afraid it is.

C. L. (Kingston-on-Thames).—We think you could make better use of your money than by subscribing to the advertisement school you mention.

J. H. (Rhondda Valley) would like to see something regarding Trades Unions in JOHN BULL, "because it is a burning question in the country at the present time. Well, we have now passed the Trades Disputes Bill.

"TRUE BLUE" (Seven Sisters Road) writes that he regretted when our Editor severed his connection with the *Sun*, but now that he gets his JOHN BULL he feels that he "has not only got the 'sun,' but the whole blooming earth, with thunder and lightning thrown in." TRUE BLUE is after one of our £5 Christmas boxes, and the other day he had an amusing experience in a 'bus. He showed a parson, who sat opposite him, one of our articles, and the silly old fellow flew into a temper, tore the paper in half and threw it away. This, of course, led to a little excitement, with the result that we got several new readers. We must try and trace that parson and get him to oblige again.

J. F. (Tufnell Park) wishes to be recommended to "a promoter or financier who would interest himself in buying and floating a small-sized furnishing company." Most of the promoters and financiers we know are just now finding it as much as they can do to meet their own payments for furniture on the hire system and to keep themselves afloat.

A. E. M. (Gloucester) tells us that he and a friend carry on a lively conversation over any distance by means of thought transference or telepathy—in fact, they are "the two champion natural long-distance thought readers of England." A. E. M. says the gift came to him on April 13, 1904. Has not he made a mistake of twelve days in the date?

F. A. W. (Dalston) calls our attention to the report of a coroner's inquest at which certain uncomplimentary references were made to Burkard's Vegetable Compound. F. A. W. is good enough to send us one of these pills—but it is for females, and Mrs. Bull won't swallow it.

T. W. M. thinks we must be a party paper because we criticise the "leaders of the Conservative and Unionist party." If he is alluding to Messrs. Balfour and Chamberlain, we may remind him that many Tories criticise them far more bitterly than we have ever ventured to do.

I INVITE YOU
TO MY
BAZAAR.
My Christmas Address is
GAMAGE'S
Holborn.

The Grandest Exhibition in London.

Presents for Young and Old

Over 5 Acres of Floor Space crammed with NOVELTIES from ALL PARTS of the WORLD.

See the Great Show Pieces: The "UNDERGROUND"; and MOUNTAIN RAILWAYS

THE ARMY CORPS on the march, replete with all the Appliances of War, &c.

Free Entertainments all Day.

COME EARLY AND BRING THE CHILDREN.

London's Great Annual Event.

RESTAURANT OPEN. *Recherché Luncheons and Afternoon Teas.*

CHRISTMAS SHOPPING IN COMFORT.

LARGE XMAS CATALOGUE POST FREE.

A. W. GAMAGE, Ltd.,
Holborn, London, E.C.

Newport (Chicago) writes us all the way from "across the herring pond," telling us of the joy with which he and his friends regularly receive their John Bulls, and sending us a lot of interesting information about the British lads away from home. Where *doesn't* John Bull get? We believe poor old Bambaata was reading it when we caught him. Perhaps that's how he came to lose his head.

A. E. P. (Shrewsbury) is one of the disciples of the new Socialism. He thinks it wrong to confiscate a grocer's groceries, but quite right to take a bit of land or a ground-rent which the grocer has bought out of his savings. Indeed, he probably thinks it right to shut up the grocer's shop, and set borough councillors to sell sanded sugar. He draws a pretty picture of the good time coming when all trade will be in the hands of the State, but fails to realise the full menace of monopolies. We agree with him in desiring "equality of opportunity for all," but that can be secured without the new Socialism.

F. W. (Southall) sends particulars of municipal milk supply at Woolwich: £300 for premises, a manageress at £85 a year, a man at 30s. a week, a woman at 18s. a week, a van price £36, and a hired horse—all to distribute ten quarts a day. What a nice little sum in simple arithmetic!

Mrs. B. (Brockley) asks about *Pearson's Weekly's* offer of £500 a year for life for solving what she calls "an absurdly easy competition." As a matter of fact, the first set of puzzles is made easy to attract competitors. They then have to continue for many weeks solving more difficult or more ambiguous puzzles. We believe Pearson's puzzles are conducted honestly, but E. G. S. (Crouch Hill) reports his discouraging experience of a similar competition last year, when *Pearson's Weekly* offered £100 a year for five years. There were over 7,000 winners, and E. G. S. only received nineteen penny stamps, with the editor's "regrets that the share should be so small." We hope the editor has got over his grief.

"Hard Wurker" (Birkenhead) writes:—"Dere Sir, allthough my master aint by no means comic hisself, he does larf when he reads some of the paragrafts in your paper. There was a joker called Miles, you give him one of your biskits the other day, but master wouldn't let me hear about it." Why not?

D. V. K. (West Kensington) draws our attention to four advertisements in the *Royal Magazine*. Mr. K. N. Temple appears as a "specialist" on blushing, Mr. T. C. Temple as a "specialist" on red noses, Helen L. C. Temple as a remover of superfluous hairs, and Madame C. M. Temple as a developer of the bust. They all live at the same address, which must be quite a Temple of the Amuses.

R. J. C. (Norwich) reports a Labour meeting at which a Mr. Russell Smart said: "They were better without the support of people who did not understand the aims of Socialism and would always be liable to desert as soon as they did understand them." This appears to be one of the "Things better left unsaid" category.

"Cusin Bull" (Kensington) lately met with an accident, and his nurse brought him John Bull. He now wishes he had had the accident sooner, as he would then have known us longer. He would rather be without his medicine a whole week than miss us. Meanwhile we drink his health.

A. J. (Kelso) writes:—"The sight o' ye dis a body's hairt guid. It is quite enjoyable to read Jim Crow's contributions. He aye gangs straicht to the point, and long may he wield the pen and adorn your pages." Weel may the Jim Crow!

Captain O. R. Y., having already a gold chain, offered to accept a Brahma lever watch free, but the company said he must buy one of their chains!

B. H. (Old Bailey).—It would be difficult for us to interfere between a man and his washerwoman without hearing both sides, and we are not a Court of Appeal. Delays in payment will occur even in the best regulated families, but we are always sorry for anyone who is disappointed.

H. C. (Stoke Newington) thought we should like a British Watch Co. circular. We don't.

H. R. (Rhyl).—We think betting an extremely foolish habit, and have always said so. We do not, however, think it desirable to drive it more into shops and factories, as the Government Bill would have the effect of doing.

BIRKBECK BANK.

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
NOTICE is hereby given that the Rate of Interest allowed on Deposit Receipts at seven days' notice of withdrawal is

4 PER CENT. PER ANNUM

until further notice.
PROSPECTUS, with full particulars, POST FREE.
C. F RAVENSCROFT, Secretary.

D. W. G. (Brighton) writes to a similar effect.

R. L. (Leytonstone) asks "why should a poor political prisoner, that has not the same opinion as his lord and master—like the Czar and others—be brought to justice?" Well, justice for all, say we. And why should murder be permitted to people who call themselves politicians?

R. H. (Pontesbury).—It would be difficult for us to interfere.

"Observer" Salisbury).—We do not think the sentences at Wilts Assizes call for interference, though it is difficult to judge from printed reports.

P. S. B. (Finchley) has opened a circular letter from "A Thomas and Co." (otherwise A. W. T. Yandell), addressed to a servant who has left his employ. The girl appears to have got into arrears with her payments for some of the shoddy jewellery, and therefore gets the form of letter to which we have already referred at length. The remarkable part about it is that Yandell, who had a receiving order in bankruptcy made against him some weeks before the date of the letter in question, should have signed such a demand for payment. We have forwarded the letter on to the Official Receiver, by whom apparently any money due to the estate should be received.

A. C. N. (Derbyshire).—Thanks for cuttings.

"Selwyn" (Richmond).—We have frequently exposed these swindlers.

J. M. C. (Dumfries) would like to see a character sketch of the Editor. We are afraid it would be a little one-sided, but the matter shall receive consideration.

A B. (Manchester) writes to call attention to an abuse on the part of the Dental Branch of the British Medical Council. He says it is customary to call the students from all parts of the country twice a year for practical examination at the Leicester Square Dental Hospital. But, unfortunately, there is reasonable accommodation for only about half the usual number of candidates, and it is no uncommon sight to see ten or twelve of them awaiting their turn at the lathes, etc. Many have not sufficient time to complete their work, and have to pay further examination fees and sit again, until they are either lucky enough to take an examination not requiring such appliances, or until they are clever enough to get possession of them. Our correspondent suggests that the examination should be held upon more than one half-day. We quite agree with him, and, moreover, think we are correct in saying that, even when the mechanical part of the examination *is* taken, the test is in most cases of a very hurried character, with the result that many students are passed with but a very slight acquaintance with the practical portion of the business, other than operating. People "in the know" go to licentiates for extractions and other surgical work, and to "unqualified" men, who have probably served a long apprenticeship at the work-bench, when they require sets of teeth.

"Chimbwete" (Axim, Gold Coast).—Thanks for letter and information, but we fight shy of the Jungle.

E. H. D. (Shepton Mallet) asks our opinion of Catesby's, of Tottenham Court Road. We have tried their lino., and it is as good as their advertisements—which is saying much.

Dr. Lunn, the well-known tourists' organiser, writes protesting against Jim Crow's article on Switzerland, which he thinks "exhibits almost total ignorance of the country." He further says that "to deny a conscious national life to Switzerland, is to utter a heresy that the most elementary knowledge of history suffices to refute." What does Dr. Lunn say to taking Jim Crow for a trip to Switzerland—and losing him there?

A. B. (Croydon) asks us for a remedy for "muscular atrophy." We must not run the risk of being prosecuted for giving medical advice. We refer A. B. to Eustace Miles.

H. W. (Bedford Row) is at us again about that profit calculation. He says if an outlay of 50 realises 100, it can only be 50 per cent. profit, inasmuch as of the 100 capital 50 is profit, which is one-half, and a half is 50 per cent. Inasmuch, however, as one-half only of the 100 represented capital, the 50 profit is clearly 100 per cent. upon the capital. The whole confusion arises through treating "capital" and "turnover" as synonymous terms.

H. R. M. (Stalybridge).—Thanks for suggestions, which shall have our best consideration.

Our distinguished and brilliant contemporary the *Shorthand Gazette* describes John Bull as "a sort of financial wolf in literary sheep's clothing—a sort of literary mongrel, a half-breed, so far as literature is concerned, between *Sketchy Bits* and the *Financial Times*." It thinks Mr. Frank Harris's criticisms, instead of being frank, are brutal, and that our open letters would be much better if they were closed. We need scarcely add that the editor of our esteemed contemporary looks upon Marie Corelli as "the greatest authoress of all times."

RACING NOTES.

By W. LOTINGA.

("Larry Lynx" of "The People.")

The Season's Progress.

We never look for much at Gatwick, and were, therefore, not disappointed, but the vitality of our sport has suddenly taken a retrogressive turn, for even Sandown did not live up to its standard. Selling platers, in particular, are again promising to run out in the supply. So far favourites have won consistently, and public form has proved the road to success. When any horse has been exposed, the owners of his rivals know just what they have to beat, which is considered a tremendous advantage, for the opposition are not aware of the "strength" of their dark candidate. Results, however, lately, have always favoured the form horses, although nearly every time "something" has been backed to beat them, and supplanted them in the market. Jaloun, Dafila, Wild Aster, and Villager are recent cases in point to the great advantage of stay-at-home speculators, whilst the "clever" folk and those on the course lost their money.

One of Stevens'.

One of the remarkable features of the back end of the flat racing season was the all round success of horses purchased at the late W. G. Stevens' sale. The deceased trainer had a stable of something like 100 animals, which must have cost a fortune to feed, and yet he could hardly win a race. They were mostly unnamed, two and three-year-olds, of unfashionable breeding, and moderate form. But such has been the alteration in luck and ability with their change of stables that from the cheapest to the dearest nearly everything immediately won for other people.

The Sales.

The Newmarket folk regard the December auctions as part of their year's doings, but otherwise the small group gathered in the Park Paddocks is one of strictly business men. Prior to last week it had become a maxim that "everything" sells well here—there seemed plenty of money up to their very utmost worth for either cracks or crocks. I can speak from experience that it was impossible to obtain within reasonable limits, the half-dozen two or three-year-olds—fillies especially—that some (unknown) reader of my notes had paid me the compliment of cabling instructions and money for me to purchase for racing in South Africa. I am not averse to doing my best, under such circumstances, for would-be buyers abroad, but it is a worrying task, one being ultra anxious when buying for others. And there are such risks to be run which one might well chance for themselves, but must be safeguarded against when such heavy expenses are to be added to the purchase.

A "Stern" Commencement.

We speak of novices' luck glibly, and not infrequently do newcomers on the Turf—as at any other game—experience uncommon good fortune. But when such is the case the facts are so loudly sung that they stand out prominently. Very much the reverse has been the fate of a good sportsman of unlimited wealth who could—and I hope will before long—be one of our patrician owners in Lord Michelham. Two purchases were made to carry his lordship's colours in Retaliate and Chestnut, both sound, useful, promising animals. In the result, Retaliate dropped dead at exercise and Chestnut, with an undeniable chance, and expressly reserved from a Lincoln engagement for the Derby Gold Cup, broke down in his last gallop prior to the race. Fortunately a success has to be recorded in the victory of Storm Jack the first time the selling plater carried the colours, but it is very mortifying to meet with undeserved, aggravating mischance which will need considerable redressing.

Birch's Dreadful Accident.

Black Ivory is such an experienced, and usually safe, jumper that his fall at Gatwick, with such disastrous result, is all the more surprising. He had won over the course on the very same day last year, and could hardly put a foot wrong all the season. It was coincidental fate that the horse's late owner, Mr. Adam Scott, should now ride the winner of the race (St. Levan) in which Black Ivory fell! More bad accidents happen at the second (far) open ditch at Gatwick than at all the other fences combined. What is the cause. All the jockeys say it is one of the smallest ditches in England, but most "trappy." Last spring Mr. W. Silver was lying at death's door for weeks through a fall at it upon Master Teddy; the young amateur is sound—and game—enough again to be riding there last week.

Arthur Birch.

Who would be a steeplechase jockey? was the query I metaphorically recently asked. The risks are beyond doubt not commensurate with the patronage and the pay. Lucky indeed is the jockey who can keep to the flat or become trainer! Birch was one of the many who never had much chance as a lightweight; he served his apprenticeship and rode occasionally for the late E. Weever at Bourton-on-the-Hill (Glos.). For just 10 years now he has been a cross-country horseman—averagingly employed (especially lately)—one of the best, a worker, none too fortunate, and—what few are—gentlemanly in speech, dress, and mannerism. He has ridden a National winner—Moifaa—but the least luck—so essential to everything, especially in racing—would have given him two, if not three, certain mounts on other "Liverpool" winners. Once a mishap on the eve of the race lost him the victorious ride—another time he was unexpectedly claimed off the winner for another runner. All round, Birch has not been very ill-fated as regards accidents until now—his terrible fall with its disastrous consequences must, I fear, abruptly, prematurely end a bright and successful career, if not his life. In all accidents, alarmist rumours invariably circulate; may they never be realised in poor Birch's case. May his unbounded pluck—so exemplified only ten days ago at Kempton—combined with youth, condition, and the scientists' skill, soon refute even the doctors' diagnosis and fears. But what of the interim! Is there a soul who goes, or knows, racing but says and means "poor Birch"—whose thoughts are not with the sufferer in Gatwick Racecourse Hospital prosprated with a fractured spine and paralyses. Imagine beyond the poor fellow's bodily suffering what his mental anguish is—for Birch is a married man with a young wife and five little children to support. His sixth—an infant of seven months—died last Friday week at the very time that he was laid unconscious through Jack Spratt's fall

PITMAN'S OFFICE DESK BOOK.

"The business-like conciseness and good order which characterises all the Pitman publications" (*vide the Scotsman*) is here everywhere prominent. **Now Ready, 2s. net.**

h at "John Bull" says:

"A handy book for general office purposes. We have looked it over and find it a most useful little work, touching upon numerous matters appertaining to every day affairs. Those who buy it will find it much more useful for practical, everyday wants than many more pretentious and costly volumes."

What another paper says:

"A concise and useful encyclopædia of knowledge, which the business man, and especially the clerk, ought to have at call."—Evening Standard.

Sir Isaac Pitman & Son, Ltd.,
1, Amen Corner, London, E.C.

Please supply me with a copy of your **OFFICE DESK BOOK**, for which I enclose 2s. and 4d. postage.

Name .....

Address .....

.....

J. B.

N.B.—By ordering of a Bookseller the 4d. postage is, of course, unnecessary.

SIR ISAAC PITMAN & SONS, LTD., No. 1, AMEN CORNER, LONDON, E.C.

at Kempton. Birch—who is 32—was then practically unconscious all the night—he was totally unfit to ride the next day. But steeplechase jockeys have a very short, very ill-paid season, and they are simply driven to throw no chance away. Thus Birch—looking as ill as he felt—"went round" on Master Spratt and Oatlands, because he fondly hoped to win, as was expected, on both. Like all his confreres, Birch has had very little chance of saving money—can one name a steeplechase jockey, except the very frugal Titch Mason, who is single, and the abnormally lucky Percy Woodland—(both in turn the head of the list) who has? It is usually hand to mouth without even the chance of paying high accidental insurance rates. Luckily Birch is insured triflingly, but what is that for a family to *live* upon—when the capital has to be used—the breadwinner a life-long invalid, needing special care, additional nutriment? Was there ever a sadder case or one calling more loudly or spontaneously for aid? The racing army—ever a large-hearted, much maligned body—will, I am convinced, endorse my action in promoting a subscription list in aid of poor Birch and his family—whose home is Heath House, Hayward's Heath—the eldest of the five children only being 11. The cause appeals for itself without any verbiage of mine. Thousands go to vague charities—here is a most distressing case—bare to every eye, that must touch every heart! It may be said that jockeys know what dangers there are and accept the risks with the prescribed fees. But humanity abolishes all commercialism—let us place ourselves in like position, and then ask what would we like—what OUGHT to be done. Mr. J. D. Cohen, the owner of BLACK IVORY, is, very rightly, being responsible for all the doctors' fees, nurses, and the entire expenses. In addition, the young sportsman is generously starting my list with a donation of 50 guineas. At the moment of writing (Monday) I have not had much chance to collect anything, but have promises from some of the best sportsmen in the land—the list will appear next week. I have just had a wire from Mrs. Birch, who is with her husband (who would like to see me), that he is much the same, but might have to be operated upon. Let us by worldly gifts help allay his suffering.

Prophetic.

Folkestone's "big" steeplechase—a race worth only 52 sovs. to the winner—will to-day fall to AMETHYST, who is handicapped like a bad plater, DON DIEGO has a chance in Lingfield's Ashdown Plate, LADY DUNMOW cannot well miss the St. Pier's Steeplechase, and Mr. Christie-Miller's horses will about win the Handicap Steeplechases.

Is Pugilism Humane?

Boxing is incorporated in all categories of sport, and as a science is invaluable. But all true sportsmen desire it to be free from taint of roguery or brutality. It is in prize-fighting that professionalism is open to suspicion—that injury is done by reason of the 4oz. glove being really more a protection for the knuckles than a saviour from damaging hits. In discussing the subject, *The Throne* truly, "hits "straight from the shoulder," and as jealousy is no component part of a typical "John Bull," I have pleasure in calling attention to our contemporary's able, interesting article. Referring to sport but occasionally, *The Throne*—quite a new issue—may not therefore come under the ken of racing folk as much as is the due of such a magnificently produced, high-class, Society illustrated issue deserves.

The "Springboks."

Although missing Saturday's game, I have seen the South African footballers play three matches; they are a fine side, if not quite the New Zealanders' equals. It is remarkable that our Colonies have advanced so enormously athletically during the last generation, that from being our neophyte pupils and imitators, they have become our equals—on occasions the victors. Sport well rivals statesmanship in promoting International welfare; the beneficial outcome of the recent tours of the "All Blacks," and now the "Springboks" is beyond estimate. And to outvie their brother Colonists, the Australians are now anxious to send a team of footballers over here next season. Rugby—the true and solely amateur game—has been utterly ousted of late years by "Soccer"; the few remaining once all-powerful clubs—Blackheath, Richmond, London Scottish, etc., or our own Internationals, could attract no "gate." The advent of the New Zealanders literally boomed Rugby, and their mantle fell upon our present visitors, who have proved capable of living up to the high standard set them. That they should draw with England is, mayhap, the best possible result; like their predecessors of the 1905-6 winter, their entire career has only been once checked—Wales beat the "All Blacks!" Scotland beat the Africans. No county teams—practically scratch XV.'s—can hold much chance. It was the elements that proved the biggest factors in our visitors' sole defeat and draw. They are not only fine exponents of the sport—marvellously fast, sound, and stayers, but they play a clean game without the tricks, if not the roughness of the New Zealanders. Against them weak teams not unnaturally begin as beaten men; prestige does so much.

HOME DELIGHTS.

The truest delights of home are those which attract both the young folks and their elders, and keep them pleasantly engaged without their having to leave the house for amusement. For this alluring purpose there is nothing that equals Billiards, and for the real enjoyment of the fascinating game, as good for the girls as the boys, there is no table that equals a RILEY BILLIARD TABLE, which can be had in a variety of makes, either separately or to fix on the Dining Table, and *at prices that bring them within the reach of almost any home*, and on easy terms of payment. Write for Illustrated Catalogue to the Manufacturers—E. J. Riley, Ltd., Borough Billiard Mills, Accrington.

JOHN ROBERTSON & CO...
TURF ACCOUNTANTS,
FLUSHING, HOLLAND.
Postage 2½d. Postcards, 1d.
The "Winning Post," July 7th, says:—
"A Straightforward Firm of Accountants."
WRITE FOR RULES.

A. E. ASTON & CO.,
24, CHELTENHAM MOUNT, HARROGATE
Business continued during the Hurdle Season.
Telegraphic Address: "AJAX, HARROGATE."
Telephones:
Post Office, No. 1. National, 22 and 62.

CHARLES LEVY,
28, REGENT ST., S.W.
(Business as usual during the winter.)
Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.
E. C. IRISH, OXFORD CLUB,
7, ARGYLL STREET, W.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1876.

W. H. SAUNDERS.
Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,
51, WARWICK STREET, REGENT STREET, W
Business continued through the winter, as usual.
Accounts opened on approved references.
Telephones: 4171 Gerrard, and 11220 Central.
Telegraphic Address: Fretting, London.

GRADUAL PAYMENT SYSTEM

BY MONTHLY INSTALMENTS.

PARTICULARS and CATALOGUES FREE by POST.

WATCHES.

CLOCKS.

JEWELLERY

and

PLATE.

Our "Standard" ¾-plate English Keyless Half-Chronometer, Jewelled throughout in Rubies, Breguet Hair Spring for Close Adjustment and to prevent variation in the pocket. Accurately timed for all Climates. Specially constructed for Hunting and Rough Wear. In Massive 18-carat Gold Cases, with Monogram or Crest Richly Emblazoned. In Crystal Glass, Hunting or Half-Hunting Cases.

Our "Colonial" Gold Keyless ¾-plate English Half-Chronometer, Fully Jewelled in Rubies, Chronometer Balance, 18-ct. Gold Extra Strong Case. In Crystal Glass, Hunting or Half-Hunting Case, £21. Ditto in Silver, £10.

SIR JOHN BENNETT, LTD.,

65, CHEAPSIDE, LONDON, E.C.

A BOON TO CITY MEN.

10 Minutes from Rail and Nice Country Town, and 25 miles from London.

FREE DEEDS.

NO LAW COSTS.

NO SURVEY FEES.

Good six-room residences as above on a large plot of land, with bath and every modern convenience, for **£285.** Water laid on. Good roads.
Land from **£35** an acre.

POSSESSION ON PAYMENT OF 10%, BALANCE SPREAD OVER 21 YEARS.

Week-end and Holiday Residences for £125.

Write for particulars of above and large illustrated book of estates in 11 different counties, or, if possible, call.

HOMESTEADS (R.) LTD., 27, ESSEX STREET, STRAND, W.C.

Printed for the Proprietors JOHN BULL, LTD., by ODHAMS LIMITED, 93 and 94, Long Acre, and 5, Burleigh Street, Strand, W.C., and Published at 286, Fleet Street, London, E.C.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. GREENBERG & Co., Ltd., Advertising Contractors, 80, Chancery Lane, London, W.C. Telephone 212 Holborn.